THE MILL HOUSE DISTRICT, LEWISTON, MAINE

A Discussion of the Needs, Problems, and Resources

Prepared by
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THE MILLHOUSE NEIGHBORHOOD

LEWISTON, MAINE

- 91% receive public assistance
- 99% of those families with children receive AFDC
- 87% of the residents are living in poverty
- 65% of adult residents have not graduated from high school
- 50% of all the city’s arrest warrants are issued for this neighborhood, which makes up only 15% of the total city population
- 90% elementary school children live in poor single, female headed households
- 89% of children entering kindergarten score below the 40% percentile on language screening tests
- 50% of students in one kindergarten class require special education
INTRODUCTION

The Mill House District of Lewiston, Maine is at the core of City of Lewiston. It represents an area of 13 blocks of older tenements and is an area which has important historical significance. More recently it is an area which has become one of the most economically depressed urban areas in all of Maine. Impoverished residents, dilapidated housing, and crime have become the common phrases identifying this neighborhood.

I have identified the Mill House District as the "community" on which I will focus of my efforts because of the unique history, the potential for uncovering both internal and external resources, and the obvious needs displayed by the residents of this neighborhood.

In working through a brief presentation of the Mill House District I will cover the history which caused its creation, its current demographics, and the feelings of the residents toward their neighborhood. From this brief study I will develop a preliminary statement outlining the needs and problems of this neighborhood. Finally, I will outline potential resources which may be available to address these issues.

HISTORY

The Mill House District, as a part of Lewiston, has been and continues to be influenced by the historical development of the City of Lewiston. As a means to understanding this neighborhood it is important to explore the history of the city as a whole. By paying some attention to history a deeper understanding of the
community is established and cultural underpinnings can be ap-
preciated even though they are much obscured by the present con-
ditions.

Lewiston was first settled in 1770 through a land grant to
the Pejebscot Land Company. It was incorporated in 1795 and
operated as an agricultural community until the early part of the
1800's when local businessmen recognized the hydropower potential
of the Androscoggin River. Soon afterwards this natural resource
had attracted financing through Boston which brought in national
firms in the manufacture of textiles. This manufacturing base
lasted until the 1920's when the mills began to experience
economic decline. It was not until the 1950's, however, that the
decline was recognized as the end of textile manufacturing on a
grand scale.

During the 75 years or so of this industrial expansion
Lewiston became the major textile manufacturing center in all of
Maine. But the hidden price was high. Lewiston became a company
town dominated in all ways by the Lewiston Water Power Company
(later called the Franklin Land Company) and its controlling
families, financiers from Boston. This economic organization
owned all of the land on which Lewiston rested, the mill sites
along the river, and the water rights. It was the major
employer, the major landholder and landlord, and the most impor-
tant taxpayer. These roles allowed the Boston capitalists to
dominate the city's financial institutions, its political struc-
ture, and its religious and intellectual activities. (1)

Up until 1850 the city was populated primarily with Yankees.
Young Yankee women from subsistence farms in the countryside
provided the work force. Over 70% of the employment was directly
with the mills. After 1850 an influx of Irish immigrants arrived
and in the late 1860's and 70's the most significant population
change occurred with the arrival of thousands of French-
Canadians. Unlike the Irish who were viewed with suspicion, the
mills actively recruited the French because of their reputation as hard but docile workers. By 1900 40% of Lewiston's population was foreign born and those were predominately French-Canadian.

This cultural change brought with it tensions which in some respects endure to this day. The capitalists had a long history of supporting protestant church building with land and money but initially refused any support to the development of Catholic churches. Ultimately they were won over by the argument that the Franco religious culture must be sustained in order to provide a virtuous and diligent work force.

The capitalists viewed the best workers as those which were diligent and docile. To emphasize the importance of these attributes any attempt at organizing workers or work strikes were dealt with harshly and in concert with all mill owners working together. If a strike was threatened the counter threat was that all mills would close their doors until the workers thought differently. This unified approach kept the mill workers docile through fear. Today Lewiston remains a city with little organized worker strength.

Beginning in the 1920's the Lewiston mills were becoming old and inefficient. Competition from abroad and from the South began to take its toll. There was little reinvestment in new technology and the mills slowly reached the point of collapse. By 1930 the end was in sight but for the unique relationship between the hydropower company and the mills. Central Maine Power Company sold enormous electrical power to the mills and to its workers. Under a complex financial arrangement the power company backed by a Chicago power company gained control of the mills as a means of sustaining the sale of electrical power. This arrangement lasted until the mid 1950's when a New York investor took control and began to dismantle the arrangement. (2)
Several mills continued to operate into the 1970's and today the last is gone. What remain are the huge mill complexes now used in part by smaller firms of all sorts with several struggling shoe manufacturing facilities. Also remaining are the tenements of the past mill workers which now provide inexpensive if undesirable housing. Finally, the last real entity of the past which remains is the Franklin Land Company which still owns much of the land on which the mill housing sits. In certain sections of Lewiston you can buy the tenement but not the land on which it sits. You pay rent to the Franklin Company.

The Mill House District grew out of this period of Lewiston's history. It is an environment of congested housing, little open space, and narrow streets. It was designed to be within walking distance to the mills. It was designed to provide the mills with generation after generation of docile workers.

**PRESENT CONDITIONS**

As described. Lewiston, Maine is an old industrial city. It was once a center of textile manufacturing but since the mid 1950's these industries have been in decline. The population of the city has declined over the past 30 years and a slight decline is forecast through 1995.(3) Currently the population is 39,757.(4) On the other hand, because of an aging population, fewer children, increasing divorces, and more single people setting up households, there is an increase in growth of households. Over the past 20 years Lewiston has seen a net increase in households of 2300.(5)

During the 1970's and 80's births have consistently outnum-bered deaths resulting in a net out-migration of population. This may indicate that segments of the population, namely young adults, find greater opportunity elsewhere. (6)
By narrowing the focus to individual census tracts it is clear that the inner city has experienced loss while outlying areas have gained population. The inner city tracts, between 1970 and 1980 lost population at a rate of 1.5% while the outlying areas gained at an annual rate of 1.1%.(7) Observation suggests that this trend continued through the 1980's. (The answer awaits a review of the 1990 Census information.)

Educational attainment has not been a high priority for Lewiston residents as a whole. Perhaps this comes out of the mill town tradition which emphasized hard work in the mills as the way to achievement. Whatever the reason, approximately half of Lewiston residents over the age of 25 have not completed high school and only 12% are college graduates. These figures fit with the occupation information derived from the 1991 Community Survey. (8) About 30% are employed in administrative or technical positions, 26% in sales or administrative support, 13% in service, 12% in skilled blue collar, and 20% in semi or unskilled positions. It is important to note that this last category accounted for 37% of the work force in 1970. (9)

Income varies widely within the community. In the outlying census tracts the median household income is $32,900 while the inner city median household income is $17,500. City wide 31% of all households had household incomes of less than $15,000. (10) During the past decade Lewiston has generally had unemployment rates among the highest in Maine. Currently the unemployment rate is 10%. (11)

Lewiston's housing stock is primarily multi-family with 59% against 37% for single family homes. The stock is old with 42% built before 1949. (12) The older, larger multi-family buildings are concentrated in the central city. They once housed the hundreds of mill workers and now tend to house the elderly and the poorest of Lewiston's residents.
This central city area is the Mill House District. Here are the poorest of Lewiston's residents. The comparisons with the city as a whole are staggering in their confirmation that this is an economic and human disaster. 96% of Mill House residents rent their homes. 24% live alone and 41% have lived in this neighborhood for 20 years or more. 87% are classified as very low income and nearly one half receive some form of assistance. One quarter of the families are single persons and one quarter are single parents. Less than one quarter are married couples.

Mill House is identified with having a population which at least believes that they have significant barriers to employment. 40% indicate that health problems prevent them from working and 20% indicate that a physical handicap stands in their way of employment. Additionally 35% state that they lack the training to succeed in the work place. Only 32% have graduated from high school.

Food Stamps are provided to 56% of the residents. AFDC is received by 34% and social security by 28%. Social Security Disability is received by 15%. (13)

Clearly the demographic information is a picture of a neighborhood struggling for day to day survival. There is a concentration of poverty in the Mill House District that is unique in Maine.
THE NEIGHBORHOOD SURVEY

In order to get beyond the hard facts and figures of the demographics it is important to discuss the problems and attributes of the neighborhood with the residents themselves. This effort was undertaken using personal interviews as well as information gathered through a recent telephone survey conducted by the City. As with looking at the history, this method helps to establish the human side of the equation and helps to uncover the aspirations and fears of the community residents.

Eight personal surveys were scheduled with four Mill House residents keeping their appointments. All were associated in some way with the neighborhood Headstart program. Of the four interviewed one had completed high school. All four were unskilled and unemployed. All four received public welfare. Two were recovering from substance abuse and two had physical disabilities. Three were single parents and one was enduring an on again off again relationship with her husband. All had children.

The survey was a open ended designed to allow for a conversational session. The respondent was asked questions about the characteristics of the Mill House District, their likes and dislikes (see attached). All four indicated that they disliked and feared the open use of drugs in the neighborhood and the crime which they felt was prevalent. They all spoke of safety for themselves and particularly their children as a important factor.

They all spoke in one manner or another about the housing conditions which included abandoned buildings and the congestion of buildings. When asked to provide single word descriptors for their area they responded with dirty, congested, crime, abuse, low
self esteem, insanity, humiliation, and scary. One respondent included the positives of active, and some caring and communication.

When asked how they felt living in the area they responded with hopelessness, sadness, negativity, angry, scared, stupid, unhappy. Also included was sympathetic and compassionate. Two mentioned they would like to leave the area.

When asked to speak about the good things they responded commonly about the proximity of stores. Two mentioned the park, two mentioned the quietness of the area, and two mentioned friendly people.

The question was asked about their own values in terms of what they would like to teach their children. Three mentioned being nice to others, three honesty and following the law, and two education.

Finally they were asked about the interview. All four felt very good about the interview although all of them had difficulty at certain points in expressing their feelings. It was clear that this type of thought is far removed from their everyday life. Perhaps one lesson here is that these folks need more opportunity to talk about these issues. The person most able to express a depth of feeling was a mother long associated with Headstart. It appeared that she had given the topics of discussion some recent thought. Nevertheless all four expressed their desire to come back again for further interviews.

The interviews confirmed some of the observations made by residents contacted in the Community Survey. Namely crime, drugs, trash. The personal interviews were at least representative of the single female parent and appear to coincide generally with the results of the Community Survey which asked very specific questions but only on negative issues.
The Community Survey identified a number of negative aspects including the above as well as loud and disruptive neighbors, the disrepair of housing, the lack of safety, and the level of fire hazards. Interestingly, 34% did not like anyone new moving in. Perhaps they are afraid of the "type" that is moving into their neighborhood.

It appears that Mill House District is a community which has a hard time finding something good to say about itself. Yet in the personal interviews several positive aspects were related. Proximity to stores and medical facilities, the park, and "some caring people" are all positive attributes. It is likely that the residents of Mill House live in a personal world of crisis and lack of self esteem brought on after protracted periods of failure and even physical abuse. It would seem that there is a predominance of negativism which easily overwhelms those positive attributes of the area. After all how can a person enjoy the park if they are fearful they will be accosted?

PROBLEMS AND NEEDS

Through this initial effort there is little doubt that the Mill House District has multiple problems and multiple needs. Crime, safety, disruptive behavior, high unemployment, inadequate housing, low incomes, a reliance on public welfare, child and spousal abuse, lack of education and training, physical disability, and generally a negative attitude toward the future seem to prevail in the thoughts of this neighborhood. It could hardly look worse.

It is of course this negative view of the future which must first be addressed. The neighborhood has a singular and collective lack of self-esteem - "no neighborhood pride" as related by
one resident. This comes from many factors to be sure, but one of these factors is the loss of any sense of control over the future. There is not any feeling recorded that portrayed a sense of control. Residents seem to feel "scared", "humiliated", and "stupid" living here.

Of primary importance to this community is an effort that will allow the community to take, perhaps for the first time, control over its own future. With the sense of control the other problems can begin to be addressed. Without a sense of self-determination there can be no beginning in an effort to address the multiple problems confronting the people of this neighborhood. Yes, thousands of dollars can be spent on new sidewalks, tree planting and housing rehabilitation but no change can occur until the families living in the District develop the neighborhood pride expressed so clearly by a District resident. This neighborhood pride is the result of the creation of self-esteem through the exercise of self-determination.

The lack of self-determination or even more significantly, the lack of the ability or willingness to exercise self-determination, is clearly the most significant problem confronting the Mill House District. If this problem is overlooked in order to address the more measurable problems such as infrastructure decay and lack of job training each solution will fall short of its goals. There is likely to be a program with no one participating. Indeed, this appears to have been the case over past years when housing rehab programs were initiated by City planners. There was little interest, no community participation, and often little regard for the outcome. Addressing this issue of community participation toward community self-determination becomes paramount in the attempt to revitalize this area.
RESOURCES

The initial exploration of the Mill House District undertaken by this practitioner paints a dismal picture of a crumbled area which appears to stretch the case if one was call it a community. Nevertheless it is geographical area where residents share commonalities. Clearly the commonalities appear negative but one single positive is apparent. The residents of the District view themselves as living in a neighborhood - not a very pleasant one - but a neighborhood nonetheless. This provides a basis from which to build.

In looking at resources it is imperative that internal resources be identified. These internal resources can act as the catalysts in activating external sources of help. As stated earlier outside resources have been provided in the past but the results have not improved the community, only the housing or the storm drainage systems. The community actually received very little if measured in terms of strengthening and building community. In fact in that sense the community may have lost. They had no say as to the application of resources.

Within the Mill House District there are few resources but those that have been identified are all that more important. There is little business activity but there are two variety store, a cafe, two laundromats, and a small restaurant. Each of these proprietor has a vested interest in improving the neighborhood as a way to increase business.

The biggest business within this neighborhood is rental property. While much of it is under the control of absentee landlords there are a number of local owners and owner/occupants. There is a relatively inactive but existing landlord association which may have an interest in bringing vitality back to this community.
A look at existing institutions within the community is an important tool in uncovering resources. Within the Mill House District there are two churches and a Headstart Center. Unfortunately there is no public school within the District. One church has recently admitted to having their "heads in the sand" and has begun to take an active role in exploring the needs of the community. This has been undertaken by a special church committee. The churches have existed for a long time with one celebrating its 135th birthday. They appear to be of little use to the residents with most parishioners coming from other parts of the City. Nevertheless they do represent strength and an anchor simply because of their long existence.

Headstart is the only social program operating within this neighborhood. Many social service programs are available to residents but are not located in the neighborhood. Headstart can be viewed as the primary connection to the lives of the neighborhoods residents. It is possible to continue to build from this base. Out of Headstart may come the future community leaders. It is however necessary for Headstart to recognize that there exists that possibility. They will need to grow beyond the narrow focus of their program.

Finally, the Mill House District offers the potential for a very pleasant urban environment. As cited by several residents there is easy access to services, a pleasant park adjacent to the neighborhood which offers a swimming pool and outdoor equipment, and relatively inexpensive rents. For the most part the roads are not throughways and traffic is most often light. There are sidewalks and there is the potential to create a diverse and architectually pleasant surrounding. These physical attributes can be considered important resources when planning the revitalization of this neighborhood.
External resources which are available include those RESOURCES which can be provided by the City itself. Primarily Community Development Block Grant Funds which can be targeted to housing and infrastructure improvements. The city planning department is very aware of the problems of this district and have indicated periodically that they would like to focus resources but have concentrated primarily in operating loan programs to landlords which have not been very attractive and certainly did not prevent escalating rental costs. In fact their program may have been part of the cause of speculative buying over the last 5 to 7 years.

Another source of aid as well as expertise in housing issues could come from the Maine State Housing Authority. This institution has been almost exclusively a banking type organization dealing with major new construction projects and for profit developers. Yet over the last 5 years has been drawn into participating with local community organizations through legislation and pressures from the non-profits. At least some of the development staff is open to working with community efforts which not only improve housing but also improve the quality of community.

A key resource within close proximity of the Mill House District is the community action agency (CAP) which can commit housing staff as well as community organizing staff to the District. The community action agency estimates that 50% of the residents of this District are current clients, generally through the fuel assistance and food programs. Additionally, the CAP can provide micro-business development capital to the neighborhood as well as micro-business training.

Other sources for support include the YMCA, adult education, home health services, job training, United Way, and the area drug prevention coalition, and others. These organizations have been around for many years but have not been asked force-
fully to participate in this neighborhood. An organized neighborhood attempt to bring them in is likely to result in some success.

Of course there is the political resource which has not been very effective to this point but educating the political figures within the City is a beginning. The first effort needs to occur with the councilor for the Mill House District itself. His ward extends well beyond Mill House and, although sympathetic, does not go out of his way to bring resources and understanding to this area.

In conclusion there are ample resources to begin the process of revitalizing this old mill neighborhood. However, the first thing that must be put in place is the willingness of the neighborhood itself. The problems are severe but certainly the most difficult to overcome is the apparent apathy on the part of the residents themselves. The negativity and hopelessness is very visible. The first order of business will be to identify the leaders within the community and begin to develop a neighborhood which will speak out clearly for its own interests. This must be the first step in the revitalization of the Mill House District.
COMMUNITY SURVEY
MILLHOUSE DISTRICT, LEWISTON, MAINE Oct '91

Name (optional)__________________________ Age_______S M D
Street__________________________ # Children______ Own Rent
Household Income_____________ Living with others ________
Rental Cost__________ Education______ Training__________
Occupation (yours)____________________ (husbands)____________________

Program services that you have received or are receiving:
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
Brief History
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
Other
_________________________________________________________________

1) What are the five characteristics which best describe your community? Pretend you are describing the community to someone who will be coming to live and doesn't know anything about the neighborhood.
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________

2) Tell me the five things you like most about the neighborhood. Pretend you are trying to convince a friend from out of state to come and visit.
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
3) List five things that you do not like about your neighborhood. Pretend that together we have the power to fix things.


7) What would you really like them to hear?

________________________________________________________________________

6) What would you tell the Governor if he would give you the time and promise to really listen?

________________________________________________________________________

9) How would you describe your neighborhood in five words?

________________________________________________________________________

10) How do you feel living in your neighborhood (five or so words)?

________________________________________________________________________

11) What do you want to do with your own future?

________________________________________________________________________

12) What values do you hold most valuable to yourself and that you would like to pass down to your children?

________________________________________________________________________

13) Any other comments or feelings you would like to tell me?

________________________________________________________________________

14) How do you feel about this talk?

________________________________________________________________________
NOTES


2) ibid


4) US Census Bureau, 1990

5) Market Decisions, ibid.

6) Ibid

7) Ibid

8) City of Lewiston, "The Lewiston Community Survey", 1990

9) Market Decisions, ibid

10) State of Maine, State Planning Office.

11) ibid

12) Market Decisions, ibid

13) City of Lewiston, "The Lewiston Community Survey", 1990
HOUSING MARKET ANALYSIS

LEWISTON, MAINE

Matthew Smith
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October 11, 1992
A Market Analysis for Lewiston, Maine

I. Overview

The City of Lewiston is located in the south central part of the State of Maine along the Androscoggin River. It was once a major textile and shoe manufacturing center using the power of the river as its source of energy. Today the textile and shoe industries are nearly gone leaving behind only the shells of once productive mill structures.

Lewiston is Maine's second largest city. Manufacturing has given way to predominately service industry jobs although there has been some success over the past twenty years in developing a diversified while limited manufacturing base. Lewiston has also become the regional medical center with two large hospitals.

The city suffers from many of the ailments of similar mill towns of the 1800's including huge and vacant factories, blocks and blocks of tenement housing and generally low educational and wage levels. As a central city with relatively inexpensive housing it has become a magnet for lower income families hoping for affordable housing and job opportunities. The result has been a city with high unemployment and densely populated neighborhoods of very poor families living in unsafe, but inexpensive housing.

II. Population, Household, and Demographic Characteristics

A. Population

The City of Lewiston has a population of 39,757. This represents a loss since 1970 when the population was 41,779. The current population is projected to remain relatively constant through the decade with a growth rate of .37%.
Lewiston is part of a Metropolitan Statistical Area (MSA) of seven towns and provides central services to a large region encompassing 50 rural towns in two counties with a total population of 140,000. The MSA represents the second largest population center in the State of Maine with a population of 88,141 up from 1980's 84,864. The population in the MSA is growing at a faster rate than Lewiston but still slowly. Some of the growth of the MSA and the decline in population of Lewiston is attributed to outmigration to the surrounding towns.

The number of births dropped steadily during the 1970's and increased steadily throughout the 1980's. During this past decade births consistently outnumbered deaths. Therefore the loss of population in Lewiston was due to net out-migration. The MSA also reflects a small out migration. This supports the idea that young adults find better economic opportunity elsewhere. Further comparisons between the MSA and Lewiston also indicate that people are moving from the central city to the surrounding MSA towns.

Looking within the census tracts of Lewiston there is a clear movement of people out of the inner city tracts to the outlying tracts.

B. Households

While population in Lewiston has decreased and will be expected to increase at a rate of only 0.37% the number of households has increased at the rate of 1% per year during the past decade. Currently there are 15,823 households in Lewiston up from 14,923 in 1980. Household formation will slow over the next decade but still exceed the rate of population growth.

This increase in household formation is due to several factors including the entry of the "baby boom" generation into household formation: higher rates of divorce: later age of marriage; and increased longevity of senior citizens. Of considerable concern is the rapid growth of poor single female
areas.

Income is low to moderate with a 1990 median income of $23,500. Approximately one third of households had incomes of less than $15,000 while one third had incomes of over $35,000. As would be expected the inner city area had a median income of less than the outlying areas with the median being $17,500. Focusing on the Mill House district of the inner city the income falls even more with 87% of the 1600 families considered very low income and 91% of these families receiving some form of public assistance.

III. Housing

A. The Housing Stock

The 1990 Census indicates that there are 17,118 housing units in Lewiston. This represents an 8% increase over 1980. Single family homes represent 37% (down from 43% in 1980) of the housing stock with 1% being attached single family homes. Multi-Family units represent 60% of the housing stock with 30% in 2-4 structures, 20% in 5-9 unit structures, and 10% in structures of ten or more units. Approximately 2% of housing is mobile homes.

During the 1980's 1326 new housing units were added to the stock with single family housing accounting for 488 and mobile homes accounting for 252 units. Multi-Family housing units added were 240. This gain in Multi-Family housing was negated by the demolition of 285 Multi-Family units. With a small loss of single and mobile homes the net gain was 1122 units over the 1980's.

Much of this activity took place in the mid eighties and by 1990 only 3 building permits for new units were taken. Housing development in Lewiston has been growing at only 1% for the '80's while the surrounding towns have growth rates much higher.
headed households with children and the rapid growth of poor elderly residents who find themselves in deteriorating housing and no other options.

C. Demographic Characteristics

Age - Lewiston is an aging city with a median age of 33.4 years in 1990 and a projected 1995 median age of 35.6 years. Over the next five years the fastest growing age groups will be those 35 - 44 and those 75+. Within the surrounding area of Androscoggin County there are 14,678 residents over 65 years of age. This represents 15% of the total population.

Households - As of 1990, 64% of Lewiston households were families of two or more related people yet only 49% of all households were married. Nearly 30% of all households were one person households and 9% were single parents. This information reflects the rising number of single elderly people, the high divorce rate, and the growing number of young adults who are not marrying young.

Within the central city area 28% of households were single parent and 20% were married with children.

Education - According to the 1980 Census approximately 50% of Lewiston residents over the age of 25 have not completed high school and only 12% have a college degree. A Lewiston community survey conducted by the city in 1991 found that in the inner city 63% of the males in male headed households have not graduated from high school and 68% of females in female headed households have not graduated from high school.

Occupation and Income - Lewiston is a city with a tradition of manufacturing and has not recovered from the extensive losses in this area. In 1970 laborers and operators made up 37% of the work force and currently this has fallen to 20%. Gains have been made in the service sector, professional and technical, and sales
Owner occupied housing represents 47% of the housing units while 53% is rented. Within the central city (the Mill House District), all units are rental with 50% in structures of six or more units. 96% of the residents rent with 4% being owner/occupants. Nearly one half of these residents receive public rental assistance.

The City's housing stock is old with 42% being built prior to 1949 yet according to Census standards only 1% of owner occupied dwellings and 2.4% of Multi-Family dwellings are substandard. Within the Mill House district is the oldest and poorest housing. Of 82 Mill House units surveyed by the City of Lewiston 23 had electrical problems, 13 were infested, 10 had deteriorating floors and ceilings, and ten had broken out windows.

B. Housing Affordability

In 1990 the median price for a single family home was $85,000, up from $69,000 in 1987. Despite the current recession home prices continue to hold. The June 1991 MLS figures for the area show that the largest number of homes sold were in the $80,000 to $89,999 range.

Because of a large supply of multi-family homes on the market, prices range from less than $40,000 to more than $100,000. This wide range is due to several factors including bank foreclosures and the high level of renovations required with some buildings.

In 1990 Lewiston had 4,942 very low income households (under $15,000 yearly income), 3,087 low income households ($15,000 to $24,000), and 4,580 moderate income households $24,000 to $45,000). Of renters 28.3% pay over 35% of their income to rent. Of owners 12% pay over 35% of their incomes to housing payments.

Of the low income renters in the central city 43% pay less than $200 per month rent and utilities reflecting the high rate of subsidies and low rental costs. 34% pay between $200 and $349
per month. Because of subsidies the 43% will pay only 30% of income. The remaining are paying well over the 30% ceiling since the area is predominately very low income and affordable rents are only achieved through subsidy.

The following table relates income and affordable housing cost abilities in urban and other tracts within Lewiston.

<table>
<thead>
<tr>
<th>Income</th>
<th>Number Hs.holds</th>
<th>Percent Hs.holds</th>
<th>Affordable Rents @ 30% Mid-Range*</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$7,500</td>
<td>1,749</td>
<td>11.1%</td>
<td>$94</td>
</tr>
<tr>
<td>7500 to 14,999</td>
<td>3,193</td>
<td>20.3%</td>
<td>281</td>
</tr>
<tr>
<td>15,000 to 19,999</td>
<td>1,862</td>
<td>11.8%</td>
<td>437</td>
</tr>
<tr>
<td>20,000 to 24,999</td>
<td>1,531</td>
<td>9.7%</td>
<td>563</td>
</tr>
<tr>
<td>25,000 to 29,999</td>
<td>1,292</td>
<td>8.2%</td>
<td>688</td>
</tr>
<tr>
<td>&gt; 30,000</td>
<td>6,127</td>
<td>38.9%</td>
<td>&gt;750</td>
</tr>
</tbody>
</table>

* These rental costs must include utilities.

It is important to note that within the inner city census tracts 41.5% of the households earn less than $15,000 per year and 66.3% earn less than $25,000 per year. Within the Mill House District nearly all households are very low income or below 50% median income for their family size.

By reviewing the table above one can determine that 4,942 families or 31.4% of Lewiston's families can afford a home only if the price is less than $20,000. 3,393 or 21.5% of families could afford a home at a cost between $15,000 to $45,000. With
C. Availability of Affordable Housing

For moderate income households data from the Maine State Housing Authority (MSHA) indicates that homes available at the prices being asked are only affordable to those at the high end of the moderate income scale. With 1,558 prospective home buyers in this category there are approximately 288 units in the market place leaving a remaining need for 1,270 units. In order for the middle and lower moderate income buyer to move into ownership lowered interest rates and the MSHA First Time Home Buyers Program will need to continue.

For low/moderate income elderly and nonelderly renters there are currently 246 assisted units plus the private market. The average market rent for 2 bedroom apartments in Lewiston is $490 per month. This rent is affordable to the upper one half of this income sector. The lower half undoubtedly will find a number of affordable rentals within the older tenement buildings of the central city but there is likely a shortage of decent and safe housing in this area. At the least there is a reluctance to live in this area. With approximately 9,414 rental units available, less 1706 deep subsidy, very low income apartments, there are 7708 units of rental housing in total throughout the city. Nevertheless, there appears to be a significant need for safe, decent, and affordable housing for those families with incomes in the $15,000 to $19,000 range. That number can be estimated to be 218 to 340 units with rents plus utilities from $375 to $475 a month.

Very low income elderly renters making less than $15,000 a year face a significant shortage of affordable housing. There are 2,416 of these households with 1,063 to 1,425 renters. One third of these renters earn less than $7500 a year and two thirds
a median sales price of $85,000, far greater than 53% of the
City's population is excluded from owning a home. In fact, only 4
homes sold below the $50,000 mark as reported in the June 1991
MLS report for the whole of the region.

Moderate income households make up 2,078 households in the
City. Their income range is $24,000 to $45,000 per year.
Statewide data indicates that 75% of these households would buy a
home if they could afford to. Using this data there is a need
for 1,558 homes in the $40,000 to $108,000 range for a gross
rent of $600 to $1,125 per month.

Low income nonelderly households with income from $15,000 to
$24,000 number 2,119. 35% to 45% of these households have a
propensity to rent. Therefore there is a need for 772 to 954
households who require rents ranging from $375 to $600 per month.
The remaining who would choose to own would find it virtually im-
possible to find single family homes with their range of less
than $40,000.

Low income elderly households ($15,000 to $24,000) make up
874 senior households and statewide estimates show that 18% to
25% have a propensity to rent. Most who desire home ownership
have already purchased. It is estimated that 157 to 218 need af-
fordable rentals between $375 to $600 a month.

Very low elderly households make up 2,416 families with in-
come of less than $15,000 a year. Statewide, 44% to 59% will
rent. Therefore 1,063 to 1,425 rental units with rents less than
$375 are needed to fulfill this need.

Very low nonelderly family households make up 2,427
households. 56% to 75% statewide require rental housing. In
Lewiston this number is certainly much higher as statewide num-
bers incorporate rural situations far different than experienced
in Lewiston. Very conservatively then, it can be estimated that
1,820 households require rents of less than $375 per month.
from $7500 to $15,000 a year. There are currently 785 deep subsidy units. This group requires rents in a general range of $125 to $300 a month. The top end of this group is marginally served by the low rent central city tenements but for the most part there is a great need for affordability. There is a need for 280 to 640 units within the above cost range for this group.

Nonelderly very low income households earning less than $15,000 a year also face a significant lack of affordable, decent, and safe housing. The majority of this group are renters. This number is estimated at 1,820. There are 921 deep subsidy units within the city. As with the elderly group affordable rents would range from $125 to $300 a month. Again, there are opportunities for low rents in the tenements of the central city but these continue to average around $300 a month and often are unpleasant and even unsafe. There is a current need for 900 units of affordable housing for this very low income group.

The need for affordable and decent housing for low income residents is further strengthened by waiting lists maintained by the Lewiston Housing Authority (LHA). The LHA maintains 1,706 very low income units. While additions to the waiting lists were suspended in 1989 and only recently reopened the LHA has 256 elderly on its lists and 574 nonelderly families.

Despite the obvious need for affordable housing there is a very high vacancy rate in existing rental properties. Overall the vacancy rate is 10.2% and rising. In the higher rent, newer market rate projects the vacancy rates are 15% and rents are being lowered to attract tenants. There are two reasons for these high vacancy rates. First the newer, market projects are exceeding affordability for many people and, second, many apartments in the inner city are so distressed that they are very difficult to rent.

D. Summary

There is clearly a need for development of housing to reach
into the large need of the lower end of the low income sector and all of the very low income sector. While there is significant housing units in the inner city area, this area suffers from crime and poor quality housing. Affordability in this area was dealt a severe blow during the 1980's as speculation and absentee landlords bid up building prices beyond their ability to collect rents and continue maintenance programs.

Currently there is an opportunity to re-establish decent, safe and affordable housing within the central city. As absentee landlords go into foreclosure and buildings are condemned by the city there may be low cost purchase opportunities available to developers who have access to low cost renovation funds. These would be primarily non profit groups in combination with local banks, the city, and the state. A combination of non profit ownership and rental, owner occupied rentals, and self help renovations has the potential to provide hundreds of reasonably priced rental units along with low income ownership possibilities. However, this effort must be accompanied by a serious effort on the part of the city to clean up the area of crime, improve the schools, and the infrastructure, build parks, and condemn and demolish non-reclaimable structures. A window is open if a strong partnership can be developed.
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Lancaster, Buddy
Hampshire, Hildreth
Bunnell, Steve
Kenney, John
Beaule, Joline

Trinity Episcopal
Trinity Episcopal
Trinity Episcopal
YWCA
YWCA

130 East Avenue
Lewiston, ME 04240
795-4055
With guidance from the P.A.C.E. team, this dance will be coordinated with "National Night Out" - 'America's Night Out Against Crime'. Daytime activities will be coordinated with the Department of Parks & Recreation.
MILLHOUSE NEIGHBORHOOD MEETINGS
----------------------------------------

WEDNESDAY, DECEMBER 4

PROJECT GROUP

NEIGHBORHOOD CENTER
9:30 - 11:30 A.M.
TRINITY CHURCH

AGENDA

I. Mr. Jim Chamberlain
   D.H.S. licensing & state reg.

II. Discussion of activities to be offered -
   * snack/games
   * study buddy - Montello
   * clothes room
   * hot meal - Trinity Church
   * social service provider & hot line
   * medical attention - 1 night a week
   * low barrier - shelter
   * physical recreation - PACE
   * general diploma program

Leviston Adult Ed

WEDNESDAY, DECEMBER 4

PROCESS GROUP

RESIDENT PARTICIPATION
11:00 - 12:00 NOON
TRINITY CHURCH

AGENDA

Plan for following week's
meeting with neighborhood leaders

I. Proposed Date: Tues., Dec. 10th
   7:00-8:30 P.M.

II. Proposed Format:
   * introduction
   * movie
   * history of Millhouse Neighborhood
   * discussion

III. Proposed Issues:

   * Should there be a "Neighborhood
     Action Group"?

   * Would you be a part of it?

Both meetings are open to all. Due to secretarial and time constraints, this
may be the last written notice of our meetings for a while. If you have any
questions as to when or where future meetings are to be held please talk to
other members of the group or call the Leviston Community Development office
at 784-2951 x 343.
Party intended to ‘wipe out crime’

By MARTHA C. DUMAIS
Sun-Journal Staff Writer

LEWISTON — An event being billed as a going-away party for drugs and crime will be celebrated Tuesday at Kennedy Park.

But while there will be crime-prevention activities like a visit from McGruff the crime dog and the symbolic washing away of crime words from plywood, the focus will be on fostering neighborhood unity.

“We want to get people to come out and get to know one another,” said police Officer Brian Sibley, who’s organizing the "Lewiston Night to Wipe Out Crime."

Here’s what’s on tap: swimming at the pool from 4 to 6 p.m., a cookout with hotdogs, chips and punch from 6 to 7:15 p.m., and a dance from 7:30 to 11 p.m. It’s a teen dance, “but it’s open to just about anybody,” Sibley said.

There will be a dance contest and $5 cash prize. There is no admission fee for any of the events.

Last year, a community group with an interest in the neighborhood that surrounds the park offered a cookout to residents and a teen dance. This year those efforts were combined with a National Night Out program that’s being sponsored by the National Association of Town Watch, Sibley said.

The national effort, the ninth annual, expects to have more than 24 million people in more than 8,500 communities “join forces to promote police-community partnerships, crime prevention awareness, safety and neighborhood unity,” according to the organization. This is Lewiston’s first year of participation.

Locally, Sibley worked with the neighborhood group, which has members from city and school staffs, Community Concepts and other agencies and churches, to “combine everything” into one evening’s activities.

“We want people to meet their neighbors and show support against drug abuse and crime in the neighborhood,” said the officer, a member of Lewiston’s Police and Community Enforcement team.

Accessories to the activities will be the new Drug Abuse Prevention Education trailer, which hauls an assortment of materials on drug abuse and other issues, and a seat-belt “convincer” — an apparatus on which a person slides down an incline and comes to a sudden stop, feeling the jolt one would experience in a crash going only 5 miles per hour, Sibley said.

Central Maine Power Co., Trinity Episcopal Church and Community Concepts have made donations to the program.

Group targets Birch Street buildings for housing projects to aid poor, homeless

LEWISTON — A community-action group that has turned some inner-city buildings into housing for the poor and homeless has its eye on two Birch Street properties.

Community Concepts is trying to put together a deal to rehabilitate 12 units at 57 and 59 Birch St. into six larger units for the very low-income, said housing developer Dennis LaJoie.

The buildings, which are “in very bad shape,” would need an infusion of $204,000, LaJoie figures.

Of that amount, $45,000 would come from federal Community Development Block Grant money, $29,000 from the Housing Opportunity Zone state money recently approved for that neighborhood, $60,000 from the Maine State Housing Authority and the remaining $10,000 from Community Concepts, he said.

The agency would hope to offer green space and parking for the rehabilitated buildings, and holds out the possibility of creating a co-op there should tenants wish to buy their units, LaJoie said.
Serving up soggy dogs

Tuesday's heavy rain pretty much washed out a Kennedy Park neighborhood "going away party for drugs and crime," but a similarly themed dance was rescheduled for Thursday. Among the brave souls who on Tuesday defied the wild weather to wrangle weiners were, from left, volunteers Jerry DerBoghosian, Kenny DerBoghosian, Susan Callaghan and Lewiston Police Sgt. William Weich.
Demand heavy for apartments

By MARTHA C. DUMAIS
Sun-Journal Staff Writer

LEWISTON — Eight new units of transitional housing for families at risk of becoming homeless are seeing plenty of demand.

"There's no shortage of applications," said Kathy Buyze, family advocate at Community Concepts, the agency that rehabilitated six apartments on Pierce Street and two on Summer Street with federal money. The property manager "gets probably three calls a day. He has a hefty stack of applicants," Buyze said.

The housing is for families living in substandard conditions — being unable, for example, to adequately heat their apartments — or living in shelters or with friends, Buyze said. Families chosen for the transitional housing are allowed up to a two-year stay. They pay one third of their income in rent.

Community Concepts, a non-profit community action group, applied to the U.S. Department of Housing and Urban Development in May 1990 for funding and got $321,000 to buy and renovate the two buildings and add a fifth unit of transitional housing to a similar project in Norway. Community Concepts was one of two New England agencies chosen for awards.

The agency won another $40,000 in funding from the city's Community Development Block Grant program in December. The apartments were up and running by last winter, said Dennis Lajoie, housing developer for Community Concepts. HUD will pay part of the costs of running the buildings and providing a social worker for five years, Lajoie said at the time. After that, the agency hopes for a HUD extension or will have to turn to fundraising, he said.

The agency did not choose to ask for a waiver of property taxes on the buildings.

In the early months of the program there has been some turnover in the apartments. But things are becoming more stable, Buyze said.

Buyze, a social worker, provides support for the families who move in.

"I'm trying to establish rapport with the folks, have them get to know me," she said. "In case there's a crisis I can assist."

She's trying to set up a rollerskating outing to get kids and parents to socialize. If the families need educational or other resources, she can help, she said.

"I'm working with the different service providers now, letting them know about what we're trying to do," Buyze said.

The goal, at the end of the two-year stay, is to have the families in a "better spot" than they were upon arriving, Buyze said. "The idealized goal is that they become self-sufficient," she said. More realistic goals could include getting enrolled in classes or getting one's driver's license, she said.

"I think (the program) does have a real good future," Buyze said.
Millhouse group seeks haven for children

By MARTHA C. DUMAIS  4/7/92
Sun-Journal Staff Writer

LEWISTON — A community group that is interested in offering some help to inner-city children may have found a temporary home for a community center, while it continues its search for something permanent.

The group, known as the Millhouse Project, has also identified some of the services it wants to offer and is beginning to explore funding sources, said Sylvia Hudson, a member of the group who is also housing and community development planner for the city.

The effort began last spring when the St. Peter's after-school program noticed an increase in demand for a service that offered "a snack, a hug and a safe place to be," in Hudson's words. Also coming to that conclusion around the same time were people at Montello School, which serves many children in the Millhouse neighborhood — an area encircled by Bartlett, Walnut, Park and Willow streets and saddled with crime, drugs, poverty, structural deterioration and absentee landlords.

The police were forming the Police and Community Employment team, which was looking closely at the Millhouse and Little Canada areas it planned to cover.

"We all arrived at the same point through different doors," Hudson said.

Group membership has come to include people from the city, Montello and Longley schools, the YWCA intervention program, Head Start, Lewiston Adult Education, Community Concepts, Trinity Church, St. Peter's school and church and the Multi-Purpose Center.

Meetings are usually held every other month. The group sponsored a dance that sold 350 tickets and another event at Kennedy Park a few months ago, as well as a neighborhood cookout last summer with donated hotdogs and chips.

It is the basement of Trinity Church that may offer a place for kids to go for cafe after school — a place to feel safe, play and perhaps get some help with school work or some medical attention. The group envisions that eventually a place will be found with room for counseling, hot meals and a clothing closet.

The immediate need appears to be for some type of shelter between 3 and 6 p.m. between the end of school and the return of parents from work, Hudson said. Down the road, the project could expand to cover the time between 3 and 11 p.m. and later, 3 p.m. to 7 a.m.

The group has discovered that this area does have an emergency shelter for children 12 and older at New Beginnings, what is missing is a place for a stranded child under 12 to spend the night. "The police have the capability to keep a child up to six hours," Hudson said. "If they can't find parents or guardians, officers will sometimes allow children to stay in their cruisers just to get through the night." She said.

A permanent community center — "it doesn't have to be a building unto itself," Hudson said — may present itself as the city continues its work toward getting access to Housing Opportunity Zone money from the state aimed at revitalizing the Millhouse neighborhood.

State education and human services money may also be available to the Millhouse group. "We're starting to look at funding sources," Hudson said.

Grant pushes community center plans forward

By MARTHA C. DUMAIS  5/1/92
Sun-Journal Staff Writer

LEWISTON — Armed with $42,000 in grant money to educate homeless teens, a group that's interested in helping inner-city children is moving ahead with plans to open a community center on Bates Street.

The group, which has been meeting for several years, got its start when the St. Peter's after-school program noticed an increased demand for a place that would offer snacks and safety. Also reaching the same conclusion were staff at Montello School as well as the new Police and Community Enforcement team, which patrols the neighborhood.

Representatives from the city, schools, the police, the YWCA, Lewiston Adult Education, Community Concepts, Trinity Episcopal Church and other agencies, will meet Aug. 11 to "take a look at where we want to move from here," said Shelley Dulle, a counselor at Montello School.

The center would be housed on the first floor of 292-294 Bates St., which the Lewiston Housing Authority plans to offer rent-free to agencies that want to provide social services, according to the authority's director, Sandra Knowles.

The rest of the building is to be made over into low-income apartments.

Among the programs that could be offered at the center would be after-school care with tutoring, "a comfortable sit-and-talk area," counseling and medical services, a clothing closet stocked with lost-and-found items and a washer and dryer for area residents, Dulle said.

The McKinney grant from the Department of Education will pay for a project coordinator and an outreach worker for homeless teens. Two workers the YWCA will be hiring later this month, Dulle said. The program could easily mesh with other services to be offered at the center, she said.

"I think one major reason we got the grant was because of the community center concept," Dulle said. "They could see the potential for a lot of networking. The community would be pulling together." She hopes the program will begin in September, with other components to follow, particularly the after-school program.

"I'd love to see that up and going for the fall," Dulle said.

Dulle got involved in the group — which has offered various neighborhood events like a cookout and a teen dance — because in her work at Montello she deals with so many troubled kids.

"Some are homeless," Dulle said. "Or they don't have a regular safe place to be."

The group's second teen dance and cookout will be held Tuesday at Kennedy Park, this time in conjunction with a national "wipe out crime" night. The celebration, which kicks off at 4 p.m. and is open to neighborhood residents free of charge, will include swimming at the park pool and anti-crime activities.
January 30, 1992

Matthew Smith
Director
Community Concepts, Inc.
Market Square, POB 278
So. Paris, ME 04281

Dear Matthew:

Once again I want to commend you for your participation in Lewiston’s Housing Task Force. Citizen involvement such as yours is a priceless resource that makes city government more responsive and effective in addressing community needs.

At its last meeting, the Housing Task Force endorsed the submission of an application for Housing Opportunity Zone designation to the State of Maine. There have been several developments since that time. The Maine State Housing Authority was named to administer the HOZ program, replacing the Department of Economic and Community Development. City staff have met several times with MSHA staff to discuss the particulars of Lewiston’s HOZ application and to negotiate the terms of the HOZ loan. The City has taken title to certain key properties in the HOZ target area, and the groundwork for specific development proposals has been laid.

Thank you for having agreed to stay on as a member of Lewiston’s Local Housing Alliance Board. Your participation will enable the City of Lewiston to implement the recommendations of the Housing Task Force and to utilize the HOZ funding.

I am calling a meeting of the Local Housing Alliance Board (LHAB) to take place on Tuesday, February 11, 1992 at 8:00 a.m. in Meeting Room A of City Hall. I urge you to attend, since we will be covering a number of important topics, among them:
1) Role of the Local Housing Alliance Board;
2) Procedural Rules;
3) Status of the HOZ Application;
4) 1991-92 Work Program.

Please call the Community Development Office at 784-2951 (x374) prior to February 7 to RSVP to the meeting of February 11.

Very truly yours,

James P. Novaniac
Mayor

JPH:sfc
HOUSING ADVISORY COMMITTEE MEETING SCHEDULE

October 5, 1992 - Frye School, Court Street and other projects
An update on projects.

September 1, 1992 - Frye School, Court Street and other projects
Approval of Court Street Partnership.

August 27, 1992 - Court Street Project
Presentation of Court Street Partnership.

June 16, 1992 - Frye School, Court Street, other projects
An update on various projects.

May 28, 1992 - Frye School Project - acceptance of Pre-
Development loan - submitted initial tax credit reservation.

April 29, 1992 - Frye School - Pre-development loan approval.

March 10, 1992 - Frye School - Pre-development loan submittal.
Attending: Bob Pondbriand, John Grover, Kathryn Tracy and Fran Leclair.

I. Frye School - review and motion for approval of predevelopment app to MSHA with final acceptance by Executive Committee.

II. Dixfield Project - update.

III. Hope III - application for $100,000 planning grant to design single family ownership program for low income families. Motion for approval.

IV. HOME - 5 million dollars to Maine State Housing Authority of which 15% will be set aside specifically for non-profits in planning and/or program delivery.

V. Full update of progress to Board on all projects in May.

VI. Begin Review of Multiyear Plan.
MOTION I

To approve the submission of an application to Maine State Housing Authority for a $40,000 predevelopment loan and upon approval of the application to allow the Executive Committee to approve the final contractual arrangement of the loan.

MOTION II

To approve an application to Housing and Urban Development for a $100,000 planning grant to design a single family home ownership program.
Joint Board Executive and Housing Development Committee Meeting

4/29/92

AGENDA

1) Opening Comments
   - the potential for significant development opportunities
   - potential projects

2) MSHA Pre-Development loan for the Frye School Project

3) Review of Pre-Development loan and uses

4) Conditions of Pre-Development loan

5) Committee Action
The meeting was called to order at 4:15 p.m. and Matt reviewed the potential for future housing development activities. He stated that Community Concepts has reached a point of credibility and opportunity which could afford the agency, if the Board of Directors desires, a significant place in housing development in Western Maine. Potential projects for the coming year might allow the agency to do $8.6 million of housing development. These projects could allow for $6.2 million in acquisition/ownership of 138 units and $2.4 million in planning and development of single family ownership opportunities. Overall, this activity could bring to the agency $570,000 in development fees, $100,000 in planning grants, $73,000 yearly in management fees, and $43,600 yearly in Social Services fees.

After the initial overview, the committee was presented the details on the Frye School development project of 24 low income elderly housing. The details of the Maine State Housing Authority's offer of a $40,000 forgivable predevelopment loan was discussed as was the contract obligations of accepting the loan. Bob Pontbriand read a note from Kathryn Tracy supporting the effort.

Matt Smith reviewed some areas of the contract which needed to be tightened up to better protect Community Concepts and discussed his conversation with Susan Herman of Clifford, Clifford and Stone who also had suggestions for minor language changes.

A motion was made by Maurice Madore to accept the predevelopment loan. It was seconded by Bob Pontbriand. In discussion, Bob Pontbriand observed that he had minimal problems with the language of the draft contract from M.S.H.A.

The joint committee voted unanimously to accept the predevelopment loan with management negotiating reasonable contract language.

The joint committee will report an overview of potential housing activities to the full board at its May 12th meeting. The Executive Committee will act on behalf of the full board during the summer months since board actions are probably likely during this period.

The meeting was adjourned at 5 p.m.
MEMORANDUM

TO: Board Housing Development Committee
    Staff Housing Development Committee

FROM: Matt

DATE: 5/28/92

RE: Frye School Project - Update Other Projects

I. Predevelopment Loan
   The Frye School Project has taken steps forward:
   We have accepted the Predevelopment Loan of $40,000 from Maine State Housing Authority (MSHA). The contract terms remain the same, however, some of my concerns around the forgiveness language have been mitigated by a letter from MSHA which states in part that "...the clear intent....is to allow for the forgiveness of loan on projects which are determined to be infeasible as a result of the predevelopment of work:..."

II. Architect
   With this predevelopment fund in place, we have now moved ahead and contracted with our architect to develop the architectural drawings and construction specifications. This work will begin in a week or so. Mike Charek is an architect well known to MSHA and the architect for a similar successful project being completed in Portland.

III. Tax Credit Reservation
   Working with Keith Allen of Ouellette and Associates and Brian Dench of Skelton, Taintor and Abbott, we have prepared and submitted a request to MSHA to reserve tax credit authority for our project. The process required that we set up Frye School Associates as the vehicle for application and eventual syndication where Community Concepts is the general partner and unnamed limited partners will be added later. Frye School Associates is really the name of the partnership which will be established between Community Concepts and its limited partners.

   Keith Allen handled the set up of Frye School Associates and received a Federal Taxpayer I.D. Number for Frye School Associates as required by the tax credit reservation process.

   We asked that the $1,000 fee for the application be deducted from out Predevelopment Loan amount.
IV. Project Financing

The City of Lewiston has verbally agreed to provide $700,000 of construction financing at 5% and $164,500 of permanent financing deferred indefinitely in return for our agreement to purchase the property at $50,000 and to pay taxes at the fixed rate of $10,000 per year for the life of the project.

This is good news since the construction financing at this rate is excellent and we have already built in the taxes and purchase into our figures for tax project.

We have worked with Brian Dench and Keith Allen on the development of a strategy for the placement of the tax credits. We really have two choices. They are to privately place the credits or to engage a broker to place them for us such as the Enterprise Foundation or the Boston Group. Both Dench and Allen would assist in private placement which would give a higher yield. Using a broker could cost as much as 20% of the proceeds of the credit sale. This discussion and the strategy remains opened at this time.

V. Future

We will now move ahead with finishing up construction costs and financing resources. We should hear from the Federal Home Loan Bank about our request for $180,000 in direct subsidy after June 15. This is a key piece and we are hopeful.

I'll update again in several weeks. For the meantime, we have several small projects beginning to take shape. Be prepared for more on these later as we should be prepared to begin construction soon. The projects will be presented for your review soon.

Thanks,
Matt
CONFIDENTIAL MEMORANDUM

TO: Board and Staff Housing Department Committees
FROM: Matt
DATE: 7/16/92
SUBJECT: Update on project activities.

Since we have not needed to meet in sometime, I thought a midsummer update would be appropriate. In general things are going well although slow. It's almost painful how long it takes to move these projects forward. Of course, we are working on extremely difficult projects because, for the most part, they can support very little debt service if we are to keep them affordable to very low income families.

Please notice the confidential nature of this memorandum. Two of the projects discussed below are being discussed privately and public information at this time could jeopardize the outcome.

I. Frye School.
We are completing the design phase with the architect and negotiations with the Historic Trust staff will begin next week. This process will ultimately determine whether the building will be eligible for the historic tax credits, a necessary part of any future financial package. The architect and Historic Trust will hopefully agree to designate the planned renovations as appropriate to preserve the historic value of the building.

In the meantime, we are beginning to collect precise costs on those renovations which we know will be necessary and acceptable. The costs of this effort are being paid by the MSHA Pre-development Loan.

The financing picture for the project is beginning to come together. The City has agreed verbally to its financial contribution as we have outlined earlier. We were disappointed that we were not funded by the Federal Home Loan Bank ($180,000 grant request) but we will be meeting with the FHLB staff and will resubmit our request. Our tax credit reservation application has been submitted to Maine State Housing Authority (MSHA) and they are holding it over sending our final project cost numbers (Congress has extended for 18 months the tax credit law).

Basically, we are now waiting for final architectural drawings and cost estimates before we can go ahead any further. Even the impact of the loss of the FHLB funds isn't clear until we get a clear picture of total renovation costs.
II. Subsidized Family Housing.
We have had on-going discussions with two private developers and MSHA about the buyout of 50+ units of subsidized family housing. They are fairly new, rural housing projects with subsidies lasting to the year 2015 or beyond. MSHA has requested an appraisal completed before they would consent to any financing. If we go ahead with this, we would finance the projects with MSHA Preservation Loan Program. At this time, we have reviewed initial numbers on the projects. There's a long way to go before a decision point is reached.

III. Auburn Properties.
MSHA has two properties in default on 2nd Street and Summer St. in Auburn. They are interested in maintaining them as very low income housing and want us to consider a purchase. We have reviewed the numbers and now await MSHA and the City of Auburn to obtain appraisals. Given the debt on these buildings both the city and MSHA will have to forfeit considerable amounts. We will continue to collect information.

IV. Housing Opportunity Zone (HOZ).
The Lewiston HOZ contract between MSHA and the city has been signed. Our first project will be two buildings on Birch St. The city has removed an adjacent 17 unit building and will give us the lot for parking and green space as well as the two buildings. We have just submitted a preliminary plan for renovations to the City. The plan would be for 6, 3 bedroom apartments and 6 rental certificates from the Lewiston Housing Authority. Financing would come from existing HOZ and other city funds.

V. First Federal Savings Banks and the FDIC/RTC.
As you know, this bank was recently taken over by the FDIC. They called us and the city of Lewiston to a meeting where they suggested the possibility of turning over to us 52 units of housing on River St. Since that meeting, we have presented to the city a plan to renovate two buildings and demolish the other four. We have toured all the buildings and the four slated for demolition are structurally unsound or have serious rehab problems. The plan is to open up the area with green space and parking. The plan would give our Oxford St. property green space open to the river and a new city park. Our plan would be to lease the 1st floor of one building to Headstart (they are prepared to go ahead). The second building would house a police substation for the PACE unit (the bike squad) and perhaps a laundromat.

The city is now looking at the plan and determining their ability to fund the demolition. They are favorable at this time.

VI. Joint Venture.
We have been approached by Realty Resources, a private developer, to discuss a joint project for elderly in Auburn. Since we are in competition with them in some ways, we have been wary but they continue to want to discuss possibilities with us. They were referred by MSHA.
I made some calls to other non-profits with which they've worked in York County and in Vermont. Both people spoke highly of them. We will keep the door open with them for a possible joint effort in low income housing.

These are the potential projects we are studying at this time. If we've learned one thing it's that Housing Development is a slow process. Hopefully by August or September we'll have a real live project with all the loose ends wrapped up to present to you.

I will mention in closing that Charleen, Mike Burke and I had an excellent meeting with Dwight Sewall, Director of MSHA and two of his top staff. We discussed, in general terms, some of the projects above, but most importantly, we were able to convey to them the depth of our organization and our commitment to affordable housing for low income families. I believe they were impressed with our capabilities. See you soon.

cc: Maurice Madore, President, Board of Directors
Charleen Chase, /Executive Director
MEMORANDUM

TO: Board Housing Development Committee
FROM: Matt
RE: Upcoming Committee Meeting
Sept. 1, 1992, 3:45pm, Auburn Office
DATE: August 27, 1992

The principle purpose of our meeting will be to discuss Community Concepts' participation in a partnership with Realty Resources of Rockport and Portland. Realty Resources is an experienced and respected for-profit developer which would like a partnership with us to develop 28 units of low income elderly housing in Auburn.

Dennis and I have been in communication with them since this past April and the time has come for us to make a decision whether to enter into a partnership. The project is viable, is supported by MSHA and the city of Auburn, and will bring into Maine (for the first time) equity financing from the Enterprise Foundation. The plan is for Realty Resources (RR) to do the development, construction, and acquire financing. Community Concepts would participate in this phase as well as taking ownership at the completion of the construction. Community Concepts would own and manage the project.

The specific role for us is to accept transfer of an existing option to purchase from RR, and when the project moves forward, apply for and receive purchase financing from the MSHA Land Acquisition Program which is only available to non-profits.

All of the pieces for the project are nearly together except for us as the non-profit. The time frame is quickening as the building option that now exists is near its term.

I have enclosed a number of documents for your review prior to the Tuesday meeting. Our staff housing development team has reviewed and endorsed the project. If you have any questions prior to the meeting, please give me or Dennis a call.

See you Tuesday.

cc: Maurice Madore, President
    Charleen Chase, Executive Director
    Larry Davis, Director of Finance
BOARD HOUSING DEVELOPMENT COMMITTEE
9/1/92

I. Court St. Senior Housing

II. Frye School Update

III. Bahre/Gliechman Properties

III. Other Pending Project Status
The committee reviewed a proposed development project in Auburn which would provide 28 units of very low income elderly housing. The project, at the corner of High and Court Streets, provides an excellent location for elderly housing.

The need or market for these units is confirmed by waiting lists at the local Housing Authorities and by an independent study conducted by Market Decisions Inc. The Lewiston Housing Authority has a 150 waiting list. The Market Decisions study shows a need of 278 to 640 units in Lewiston alone. The Auburn Housing Authority waiting list has risen from 44 in 1988 to 144 in 1990. The average rent for elders on the waiting list is $440 per month. Our project would have rents at $302 and $338 per month with all utilities included. The project would offer an elevator, community room and laundry facilities as well as a Tenant Services Coordinator staff position. It is on the busline and within walking distance to a supermarket, churches, library, pharmacy, and Community Concepts.

The project requires that Community Concepts form a partnership with Cloutier Housing of Rockport, Maine. Staff reported that Cloutier Housing has a long list of successful projects in partnership with non profits. Staff also reported a long list of references. Of those contacted, all reported on the ability and integrity of the company. The project and references listing was shared with the committee.

Maine State Housing Authority (MSHA) initially recommended to Cloutier Housing that they contact Community Concepts, in order to satisfy the necessity to form a partnership with a non-profit. The current trend of funding sources for housing development is toward requiring non profit participation. For this project to be undertaken, it requires a non profit partnership. MSHA has endorsed this project as viable and as a model for profit/non profit partnerships. Additionally, MSHA strongly supports our success in bringing the Enterprise Foundation to Maine. This will be the first Enterprise Financed project in Maine and will open the door to a major source of funding for projects around the state.

The staff reported on the talks with Cloutier Housing staff and on the project objectives set out by the staff housing development committee. The staff committee has endorsed the project based on achieving those goals.
Matt reported that the project has wide support including the city of Auburn, the Auburn Housing Authority, MSHA, and the Enterprise Foundation in Washington, D.C.. The Enterprise Foundation operates a social investment pool which is key to the financing of the project.

The project is an adaptive reuse of an existing building and has a total project cost of 1.49 million dollars. While some financing will come from Auburn and MSHA the majority will come from an equity investment from the Enterprise Foundation. These equity funds do not require repayment but rather they offer investors in the Enterprise Social investment Fund the opportunity to achieve significant tax savings. This program has been championed by Senator Mitchell and offers the only means of achieving low rents other than direct subsidy "voucher" or "certificate" programs, now very scarce. The legal structure requires a limited partnership arrangement with Enterprise. MSHA, Enterprise, and Cloutier Housing have extensive experience in this area. Community Concepts' staff has working knowledge of this financing vehicle. Enterprise in a nationally recognized highly respected non-profit with the mission of providing affordable housing.

Currently the project awaits final financing approvals and a confirmation by the Community Concepts Board of Directors that they intend to join as partners in this project. The project will not go forward without Community Concepts' participation. MSHA and Enterprise have expressed their desire for Community Concepts to participate. Due to the imminent expiration of the option on the property, action must be taken immediately.

The Committee instructed staff to review with counsel the partnership structure as it relates with our bylaws to insure that there is no conflict.

After review of the partnership project, the Board Housing Committee recommends that the full Board approve the partnership agreement structure (legal form to be worked out by staff and agency counsel) and the project. The committee recommends that the Board approves the financing applications pending at MSHA and the Enterprise Foundation as they generally are represented by the Sources of Funds presented in the project proforma. Further, the Committee recommends that the existing purchase and sales agreement be transferred to Community Concepts in order that the Partnership can gain access to the necessary property acquisition funds from MSHA.

Finally, the committee recommends that the final transfer of ownership of the project to Community Concepts to acted upon at that time by the Board as outlined in the partnership agreement and be prepared to post an operating reserve guarantee of approximately $70,000 in the form of a demand note to Enterprise Foundation.
The staff housing committee set eleven objectives which needed to be considered in developing a partnership. The staff committee agrees that these objectives have been met and has recommended the project. The objectives are:

- Affordable, safe, decent housing for low-income elderly.
- Minimize CCI’s risk during construction & rent-up.
- Gain more credibility & knowledge in housing development.
- Expand contacts with housing development players.
- Expand property management base.
- Expand property maintenance base.
- Expand asset base.
- Fund future housing development efforts.
- Bring outside resources to Maine (Enterprise).
- Minimize staff development time.
- Increase status as major affordable housing provider.

Staff reported to the Board Committee a successful negotiation with Cloutier Housing which adequately addresses all objectives. The result is a partnership structure between Cloutier Housing and Community Concepts in which our risk is minimized during construction and in which Community Concepts would accept ownership of the property at the time of permanent financing. This structure sets the basis from which the legal partnership documents will be developed by the counsels of each organization. Upon acceptance of a completed building and transfer of ownership to Community Concepts, we would need to provide an operating deficit guarantee. A $62,000 operating reserve will be in place at the beginning of ownership funded with investment dollars. The guarantee will be represented by a demand note to Enterprise Foundation in the amount of $70,800. This simply means that Community Concepts would be responsible for $70,800 worth of operating deficits after the depletion of the $62,000 reserve. This is a highly unlikely circumstance since the one year operating budget is $106,000. After reaching a reserve of $106,000 by yearly contributions and three years of break even operations, the note will be dropped.
Board of Director  
Housing Development Committee Meeting  

Agenda  
10/5/92  

1) Review the status of current projects.  
2) MSHA Summer and 2nd Street properties.  
3) Low Income Housing Preservation Bahre/Gleichman properties.  
   50 units - 3 million dollars.  
4) Housing Preservation - An upcoming issue.
Board Housing Development Committee

10/5/92

Current status of all projects.

1) Frye School - 22 units $1.2 million
   - State and preliminary federal approval of historic status.
   - Architect to complete drawings by Nov 1st.
   - MSHA reaffirms its support for our project.
   - Working toward written commitments from the City of Lewiston.

2) HOZ - Birch and Bates St. project - 6 units $360,000.
   This project requires Sec. 8 certificate and Lewiston Housing Authority (LHA) will seek application soon.

3) River Street/Head Start/PACE Project
   - LHA is apparently going to do this project. We're out for now, at least.

4) Homeownership Counselor
   - Lewiston will provide $10,000 for staff time to help HOZ families acquire housing. We'll piggy back this on our HOPE III project. Our concern is that this still does not address our effort to provide community organizing and social services.

5) MSHA Auburn Properties - 12 units
   - We will prepare a proposal to submit to MSHA, based on the need for 12 subsidy certificates and contingent on board approval and satisfactory engineering reports on the buildings.

6) Court St. Senior Housing Associates - 28 units $1.24 million
   - Enterprise visit to Community Concepts went very well. Enterprise Finance Committee will review the investment this week.
LIST OF TENANT

SERVICES COORDINATOR COMMITTEE

Lynda Haegele, Social Services Director, Community Concepts, Inc.
Claire Roger-Anctil, Auburn Housing Authority
Pam Allen, Director, Western Area Agency on Aging
Don Kniesley, Director, Androscoggin Home Health Services
Ann Corbin, Director, SEARCH Senior Services
Kathryn Tracy, Tri-County Mental Health Geriatric Services
Francoise LeClair, Community Concepts, Board representative on elderly issues
Joan Rossignol, Senior Housing Activities Director
Community Concepts' tenant service coordination program will assist people in obtaining the services they need or want to enable them to maintain independence. Its consumer-based approach to service delivery enhances our building's capacity to assist tenants with a wide range of service needs. By making services available to all residents, the tenant services coordination program takes advantage of economies of scale; avoids the stigmatization of service users as frail; and helps those whose need is real but who do not meet strict service eligibility criteria.

Services offered through an on site tenant service coordinator may include: service coordination, housekeeping/chore services, meals, transportation, social, health and educational activities, and other creative services or programming of benefit to residents.

Services are consumer-driven rather than needs-driven. The residents, who are the consumers, determine the "menu of services" to be developed rather than have the services "prescribed" to them. Services are designed to maximize independence, not dependency. They are intended to supplement, not supplant, existing community services and informal supports. Empowering residents is an integral part of service development, leadership, delivery and evaluation.

Tenant service coordination does not have a care management component. The role of the coordinator is to be sensitive to "red flags" which indicate there may be a problem and to refer tenants to the appropriate organization for assessment. Coordinators do not do needs assessments in the social work or medical mode. Tenant service coordinators assist individual residents in obtaining the services and benefits needed to maintain independence, life satisfaction and well being. They link residents with existing services, work with residents to develop and implement new on site services and/or create social program opportunities.

Whether healthy or frail, residents thrive in a community where neighbors know and support each other, service use is not a cause for eviction, choices are possible, and independence is encouraged.

The benefits of the program are felt not only by residents, but also by the owner/manager and the community at-large. Benefits include:

- Protects owner investment by reducing turnover, damages, vacancy loss and evictions.
- Enhances the development's standing in the local community and improves marketability. Gives the development a competitive edge within the local housing market.
- Keeps independent living "independent" by providing flexible, enabling support.
- Builds a healthy and positive social environment which promotes a sense of fellowship and community among residents.
• Reduces crisis management since resident’s needs are identified and managed before they reach crisis proportions.

• Creates the potential for more efficient service delivery due to economies of scale, the availability of on site service coordinators and the possibility of resource and/or cost sharing.

• Enhances residents’ independence and self-sufficiency. Promotes resident involvement and participation in the "life" of the development.

• Reduces resident phone calls, interruptions, complaints, and minor repair requests due solely to resident loneliness and inactivity.

• Results in better access to services available in the area and a better working relationship with service providers.

Community Concepts based its program after model programs highlighted by the Maine State Housing Authority’s Symposium of April 1992 entitled “Beyond Bricks and Mortar: A Supportive Services Symposium for Housing Manager.” The state-of-the-art model programs from around the country prove the effectiveness of a supportive services program in rental housing developments. Community Concepts will continue to network with the Maine State Housing Authority and the model programs in order to provide quality programming for our residents.

Jlc/llh/10/20/92
SERVICE COORDINATION

WHAT IS SERVICE COORDINATION?

Simply put, service coordination is assisting people in obtaining the services they need or want to enable them to maintain independence.

WHO CAN BE A SERVICE COORDINATOR IN SENIOR HOUSING?

Many people with different backgrounds and experiences can be very effective as service coordinators in senior housing. Although a template might seem desirable at first thought (and there are service coordinators everyone wants to clone) the variations in backgrounds can add significantly to the ingenious and creative ways a service coordinator finds to meet the service needs of their residents. The following outlines the essential skills for effective service coordination.

1. Knowledge about the services available to residents of senior housing and the eligibility requirements for accessing those services.

2. Ability to establish a trusting relationship with residents, individually and as a group.

3. Ability to listen to a resident, help define his or her problem, and identify potential solutions to help decide what is the best course of action for the particular situation.

4. Knowledge about the aging process and how residents in housing are affected by the "aging in place" phenomena.

5. Experience working with seniors in a direct service capacity, especially in the areas of advocacy, service negotiation and community building.

6. Ability to develop community oriented activities that build bridges between people, promote active interest in the life of the development, and generate tenant self-sufficiency.

7. Ability to understand the needs and resources of both the senior housing community and the service provider network and to facilitate cooperation between these two groups for the benefit of senior residents.
WHAT DO SERVICE COORDINATORS DO?

The specific functions of a service coordinator will vary somewhat depending on the needs and desires of residents at a housing complex. However, successful service coordination incorporates the following in one way or another:

1. Assists individual residents in obtaining the services and benefits needed to maintain independence, life satisfaction and well being.

2. Links residents with existing services by creating a network of contact persons within the local community's social service agencies to facilitate residents' access to programs.

3. Works with residents to develop and implement new on site services which are specific to residents' preferences.

4. Assists residents in securing and/or creating social programming opportunities which meet the recreational, health, educational and spiritual needs of the housing community, and which enhance quality of life at the development.

5. Coordinates and oversees the delivery of supportive services developed for the housing complex.

6. Works with management staff, families and community social service agencies to identify and address residents' problems before they reach crisis proportions.

7. Refers for care management any resident experiencing problems which threaten health, safety and continued independence while supporting the resident in remaining "at home."

8. Develops a sense of fellowship and community among residents using community organization and facilitation skills.

An on site service coordinator enables housing management to better integrate the human factors of property management. MSHA is convinced that service coordination is the first line of supportive service assistance.
SERVICE COORDINATION MODELS

More than one model of service coordination exists under MSHA's Supportive Senior Housing Program. The following models capture some of the characteristics of our projects' diverse approaches to service coordination.

On Site Service Coordination: This is the most common among currently participating developments. The development hires or contracts with a full- or part-time supportive services coordinator. MSHA, the owner, manager and coordinator "customize" services to the development by negotiating service offerings based on resident market survey results, the development's financial position and the budgetary requirements of the services desired.

Regional Service Coordination: Regional coordinators may be based with MSHA, within a single management company and responsive to their entire portfolio; or with multiple management companies or developments in a geographic region. As in the first model, regional coordinators help to develop "customized" service programs at the developments under their jurisdiction, but take regional as well as individual developments' interests into account. This model helps to overcome geographic obstacles, brings service coordination to developments with too few resources to hire an on site coordinator, and develops more affordable services since costs are spread further.

MSHA Staff and Development Managers as Service Coordinators: In this model, responsibility for initiating and supporting the development's service programs is more centralized. Generally, MSHA staff members set up the services and development managers, often working additional hours, oversee day-to-day operations such as marketing, sign-up, price-setting, payments and quality assurance. Managers must be willing and able to assimilate training about services and handle new responsibilities. While conflict is possible between building management and service coordination tasks (e.g., in a decision about eviction of a resident who might benefit from supportive services) managers have the advantage of knowing residents and thinking of the development as a whole rather than as only a collection of individuals.

In some instances, service coordination may be provided by existing community agencies, volunteer organizations, student internships or resident initiatives. However, this approach to coordination is nearly always combined with one of the other models.
City OKs Frye sale

By MARTHA C. DUMAIS
Sun-Journal Staff Writer

LEWISTON — The community-action agency that has been turning inner-city buildings into new housing for the poor and the homeless now wants to transform the former Frye School into 24 units of housing for the elderly.

Community Concepts has eight months to exercise its option to buy the 125-year-old building, said Robert Thompson, the city's development director. The City Council Tuesday voted unanimously to execute a sale agreement, Thompson said.

Renovations would cost roughly $1 million, Thompson said.

The three-story brick structure at 140 Ash St. was closed as a school some five years ago because it lacked a lunchroom and a gym and had uneven heat. It has remained vacant, but a local landlord has been leasing the parking lot for tenants, Thompson said.

The building is named after William P. Frye, who served as a state legislator and mayor of Lewiston before being a congressman between 1870 and 1881.

In 1989, when the Planning Board recommended the city sell the former Frye School, it asked that the historical nature of the building be respected. The building was designed in 1874 by George M. Coombs of Lewiston and is cited as a fine example of the Second Empire style of architecture.

Suggested uses for the building over time have included a proposal that the building be torn down and replaced by a park, or that it serve as a library.

Community Concepts, a non-profit agency, has offices in South Paris, Auburn and Rumford.

In August it celebrated the opening of eight apartments for low-income tenants at 130 Oxford St., a four-story structure in Little Canada that had been vacant. That renovation project was funded in large part by the Maine State Housing Authority.

Community Concepts has more recently worked on turning six apartments at 56-58 Pierce St. and two apartments at 87 Summer St. into transitional housing for homeless families. The agency was one of two New England agencies to win grants from the U.S. Department of Housing and Urban Development for the project.

Residents are able to stay for up to two years in the transitional apartments while paying little rent and taking advantage of a social worker's services.
March 19, 1992

TO WHOM IT MAY CONCERN:

I, Gerald P. Berube, City Clerk of Lewiston, Maine, do hereby certify that the following action was taken by the Lewiston City Council at a regular meeting held on March 17, 1992:

Motion by Councilor Poliquin, seconded by Councilor Goulet:

VOTE (20), To approve the granting of an eight month purchase option to Community Concepts, Inc., for the Frye School building and land at the sale price of $50,000.00, subject to the restrictions established by the Planning Board at its meeting of May 23, 1989.

It was understood that the building would be converted to 24 units of elderly housing, would not be tax exempt, and the sale price would be paid at the time of closing.

Passed - Vote 5-0

A true copy, Attest:

Gerald P. Berube, CMC
City Clerk
Lewiston, Maine

GPB/srf
## Accessibility Questionnaire

Please provide the approximate proximity of the following to the proposed site:

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<thead>
<tr>
<th>Item</th>
<th>Distance (to the nearest .10 of a mile)</th>
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<td>Convenience Shopping</td>
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<td>Recreational Areas</td>
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<td>Social Services</td>
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<td>Churches</td>
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<td>Banking Facilities</td>
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<td>Library/Municipal Serv.</td>
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<td>Senior Citizens Center</td>
<td>.00</td>
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<tr>
<td>Post Office</td>
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Submitted to the Lewiston City Council as part of a request to extend our purchase option.

ACCOMPLISHMENTS - LAST 8 MONTHS.

MAY 17, 1992 - NOV. 17, 1993

Community Concepts has completed the following tasks in our effort to develop the Frye School into twenty-two units of housing for very low income elderly residents.

* A financial feasibility analysis has been conducted which has identified all uses of funds, all project income, all sources of funds, and all project operating expenses.

* Submitted a Low Income Housing Tax Credit application to Maine State Housing Authority for approval.

* Submitted a Historic Preservation application to the Maine Historic Preservation Commission, who in turn hand carried the application to the National Preservation Commission for review.

* The National Historic Preservation Commission has informed us that the Frye School is eligible to be placed on the National Historic Register after rehabilitation is completed.

* An accountant firm has been secured to work with our agency throughout the development phase.

* An architect has developed preliminary drawings of the project and has submitted them to the State Fire Marshall's office for review and approval, to the Historic Preservation Commission for review and approval, and to the Maine State Housing Authority for review and approval.

* Submitted funding application, sponsored by Androscoggin Savings Bank to the Federal Home Loan Bank of Boston.
Many proposals for development of the Frye School have been presented. 10/15 false starts. Low income elderly project. Council likes it at $50,000 for purchase but not necessarily paid up front.

City will provide construction financing to save interest costs and collect 50,000 after or over 6 years. City wants a tax payment.

1. Keep the City Council happy.

2. City will take soft position on all its $.

3. Parking - make neighborhood lease parking available to offset neighborhood reaction to loss of parking.

4. Bob T. will take the proposal to the City Council on April 1st to get an "option" for CCl.
GOALS FOR THE NEXT 6 MONTHS

NOVEMBER 17, 1992 - MAY 17, 1992

* Final plans and drawings completed by December 31, 1992.
* City of Lewiston Planning Board approval, January 31, 1993.
* Federal Home Loan Bank Funding decision
* Currently in negotiation with the Enterprise Foundation - Social Investments Corporation for syndication equity investment - by February 28, 1993.
* Contractor chosen/in place - all bids, prices completed by March 31, 1993.
* Close all financing/commitments by April 30, 1993.
* May 15, 1993 - ground breaking - Six months construction.
School purchase option extended

By BARBARA PROKO
Sun-Journal Staff Writer

LEWISTON — Community Concepts Inc. has had its option to purchase Frye School extended for another six months.

The City Council unanimously approved the extension Tuesday, the date when the original eight-month option expired.

Community Concepts intends to convert the now-unused school building into 22 units of housing for the very low-income elderly. A person whose annual income is $10,000 or less would fall into that category, said Elaine Sederlund, the city's community development director.

Ward 4 Councilor Normand Poulin suggested raising the income level to $12,000 or $14,000, saying even that is "not much" to live on.

The one-bedroom apartments would rent for $300 a month, according to material submitted by Dennis Lajoie, housing development coordinator for Community Concepts.

Rent would not be subsidized, Sederlund said.

Ward 5 Councilor Edouard Plourde asked about the size of the units, saying that apartments developed at the former Marcotte Home are too small, so they’re not desirable and have a high vacancy rate.

"If these are the same size, I think the value of the project would be diminished," Plourde said.

Sederlund said Community Concepts has done marketing surveys "and feels that the units will sell."

According to Lajoie's letter, his agency to date has:

* Conducted a financial feasibility analysis to identify project funding sources, income and operating expenses.
* Submitted various applications to the Maine State Housing Authority, Maine Historic Preservation Commission, State Fire Marshal's Office and the Federal Home Loan Bank of Boston.
* Developed preliminary architectural drawings.
* Learned that Frye will be eligible for placement on the National Historic Register after historic rehabilitation is complete. Located at Horton and Ash streets, the three-story brick school was built in 1888 and closed in 1987.

The Maine State Housing Authority has awarded Community Concepts a $40,000 predevelopment loan for historic rehab.

In the next six months, Community Concepts expects to finalize all plans and approvals needed for May groundbreaking at the site.

In other business Tuesday, the council also approved:

* Application for and acceptance of a $1.15 million grant from the U.S. Department of Housing and Urban Development. It allocates $1 million for construction of recreational facilities at Franklin Pasture and $150,000 for public improvements on city-owned property near the former Ritz Theater.
* Transfer of $50,000 from the Community Development Block Grant citizen participation plan and planning process schedule for the 1994 fiscal year.
* Acceptance of Grand Avenue.
* Authorization for Mark Adams, assistant to the city administrator, to attend the National League of Cities Conference.
* Granting special amusement permits for dancing and entertainment at Midtown Athletic Club, 315 Lisbon St.; Sportsman's Athletic Club Inc., 2 Bates St.; and LA Pizzeria, 49 Main St.
* Final passage of minor wording changes in the ordinance on special amusement permits.
May 4, 1992

Mr. Dennis J. Lajoie
Coordinator of Housing Development
Community Concepts, Inc.
2 Court Street
Auburn, Maine 04210

Dear Mr. Lajoie:

The Maine State Housing Authority (MSHA) is pleased to set aside up to $40,000 of Land Acquisition Program funds for a predevelopment loan for the historic rehabilitation of the Frye School into a 24-unit elderly rental apartment building with on-site tenant services. The proposed project is an innovative solution to providing affordable elderly housing in a landmark building with the support that residents desire and need.

Please provide MSHA with a statement from CCI's secretary/clerk authorizing the approval of the CCI board to enter into the Predevelopment Loan Agreement. Please return the signed Agreement and I will send you a copy with my signature. A Promissory Note for CCI to sign will then be enclosed with your copy of the Agreement.

If you should have questions regarding the Agreement, please feel free to contact Michael Barber, MSHA's Director of the Office of Non-Profit Housing at 626-4676 or 1-800 452-4668.

I look forward to working together on this most worthwhile project.

Sincerely,

Dwight A. Sewell
Director

Enclosures

cc: Michael Barber
May 29, 1992

Dwight Sewell, Director
Maine State Housing Authority
353 Water Street
PO Box 2669
Augusta, ME 04338-2669

Dear Mr. Sewell:

At our regular board meeting of March 10, 1992, the Board of Directors of Community Concepts authorized a joint Executive/Housing Development Committee to make the final decision to enter into the Predevelopment Loan Agreement on behalf of the Board of Community Concepts.

On April 29, 1992, the Joint Committee approved a motion to accept the Predevelopment Loan Agreement. The motion was made by Maurice Madore and seconded by Bob Pontbriand.

Sincerely,
COMMUNITY CONCEPTS, INC.

Marcia Miller
Secretary
Board of Directors

MM/ct
PROMISSORY NOTE

FOR VALUE RECEIVED, the undersigned Community Concepts, Inc. (hereinafter the "Developer") promises to pay to the order of the Maine State Housing Authority the principal sum of Forty Thousand and No/100 Dollars ($40,000.00) with interest from this date at the rate of 0% per annum. Payment of the entire sum due and owing shall be due and payable at such place as the holder may designate upon termination of the Predevelopment Loan Agreement or 30 months from the date of this Note whichever shall come first.

Developer reserves for itself and any person liable herefor the right to pay the entire unpaid principal balance hereof or any part thereof, at anytime, upon thirty (30) days written notice to the holder.

In the case of default of any security documents, including, but not limited to, the Predevelopment Loan Agreement, which the Developer may, from time to time, have given the holder as security herefor, or the dissolution, termination of existence, insolvency or business failure of the Developer or any other party hereto, or an assignment by the Developer or any other party hereto for the benefit of creditors or the commencement by or against the Developer or any other party hereto of any proceeding in or for bankruptcy, receivership, reorganization, arrangement, debtor relief, insolvency or dissolution, or the death or incapacity of the Developer, then the holder of this note shall have the option to declare due and payable at once the entire principal balance plus any accrued interest. Failure by the holder to so declare shall not constitute a waiver by holder of the rights granted and reserved hereunder.

The Developer and all other parties liable herefor, whether principal, guarantor, endorser, or otherwise, hereby severally waive demand, notice and protest and waive recourse to suretyship defenses generally, including extensions of time, releases of security or other indulgences which may be granted by the holder of this note to the Developer or any party liable herefor, and also agrees to pay all costs of collection including reasonable attorney's fees.

All of the foregoing promises shall bind the Developer and all other parties hereto, whether maker, endorser, surety, guarantor or otherwise, together with its or their respective heirs, executors, administrators, successors, and assigns, jointly and severally.

If any obligations or portion of the promissory note is determined to be invalid or unenforceable under law, it shall not effect the validity or enforcement of the remaining obligations or portions hereof.

Done and dated this 28 day of May, 1992, at Auburn, Maine.

COMMUNITY CONCEPTS, INC.

Witness: [Signature]

By: [Signature] Its Executive Administrator of Androscoggin County
**MAINE STATE HOUSING AUTHORITY**  
**PRE-DEVELOPMENT WORKPLAN**

**Applicant:** Community Concepts, Inc.  
**Name of Project:** Frye School  
**Location:** Lewiston, Maine

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**TOTALS** $ 0 $ 40,000
## PRE-DEVELOPMENT ASSISTANCE BUDGET

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<th>Item</th>
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<th>Projected from Other Sources</th>
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NEW 5 1/2" x 8 3/4" WEB

NEW Z-C12 x 30 & Bottom Chord
BEAR ON WALL EACH END

PRELIMINARY REVISIONS: TRUSS T-1, T-2
(TYP @ 5 PLACES)

NEW 5 1/2" x 8 3/4" TYP 9 PLACES

NEW Z-C10 x 30 & Bottom Chord
BEAR ON WALL EACH END

PRELIMINARY REVISIONS: TRUSS T-3
Description of Physical Appearance

Frye School
140 Ash St., Lewiston, Maine 04240

This building is a three-story former schoolhouse in the Italianate style, constructed in 1866. The building is rectangular in shape, with a single entrance on each long side. The roof is flat with a hipped, slate-clad outer portion. A heavy bracketed cornice defines the roof edge. A gable, bracketed hood, and deep arched recess mark each entrance, with arched gables at the short ends of the building. On each floor the windows are topped successively with a round arch, a flat arch, and a flat lintel. Exterior materials are brick with granite base and brownstone window sills and lintels, with wood roof trim. Metal fire escapes have been added on each end of the building, probably in the 1950’s and two windows on each floor have been enlarged into doorways onto the fire escapes. The original cupola, and the rail portions of the entry hoods have been removed.

The floor plan and elevations are symmetrical on both axes. The plan comprises a cross-axial corridor, with a classroom in each of the four corners. The third floor has two of the classroom spaces combined into one larger auditorium space, with an elevated stage area in one corner. Interior finishes were modernized in the 1960’s obliterating the original wainscot, chalkboard, and chair rail detailing. Only the window moldings remain of the original standing and running wood trim. The stair balustrades from the first to the second floors have been replaced, but the original balustrades remain from the second to third floors. A sprinkler system and steam heating system have been added.
COST ESTIMATE
Frye School Renovations
Lewiston, Maine
Prepared for: Community Concepts, Inc.
Date: January 31, 1992
Michael R. Charek, Architect

Notes:
1. Does not include sitework.
2. Does not include exterior handicapped ramp.
3. Does not include any work to basement.

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Subtotal: square foot system costs 33.06

System costs adjusted for building size
Subtotal for 15,390 sf of apartment space 556,237.16

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Subtotal: additional items 71,160.00

Subtotal for systems costs 556,237.16
Subtotal for additional costs 71,160.00
Total construction costs 627,397.16

Overhead & profit (15%) 94,109.57
Total building cost 721,506.73

Notes:
1. Does not include sitework.
2. Does not include exterior handicapped ramp.
3. Does not include any work to basement.
OUTLINE SPECIFICATIONS

FOR

Frye School Apartments
140 Ash Street
Lewiston, Maine

November 20, 1992

OWNER
Community Concepts, Inc.
2 Court Street
Auburn, Maine 04210

ARCHITECT
Michael R. Charek, Architect
25 Hartley Street
Portland, Maine 04103
(207) 761-0556
<table>
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<th>DIVISION 1 - GENERAL REQUIREMENTS</th>
<th>Pages 1-1 thru 1-2</th>
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<td>02100 Site Preparation</td>
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<td>02140 Dewatering</td>
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<td>02200 Earthwork</td>
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<td>02720 Storm and Sanitary Sewerage</td>
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<td>02800 Site Improvements</td>
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<td>02831 Chain Link Fences and Gates</td>
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<td>05500 Metal Fabrications</td>
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<td>06402 Interior Architectural Woodwork</td>
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FRYE SCHOOL APARTMENTS

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07160  Bituminous Dampproofing
07210  Building Insulation
07310  Shingles
07530  Single Ply Membrane Roofing
07600  Flashing and Sheet Metal
07700  Roof Specialties and Accessories
07900  Joint Sealers

DIVISION 8 - DOORS AND WINDOWS  Pages 8-1 thru 8-8

08111  Standard Steel Doors and Frames
08211  Flush Wood Doors
08212  Panel Wood Doors
08305  Access Doors
08610  Wood Windows
08710  Door Hardware
08800  Glass and Glazing

DIVISION 9 - FINISHES  Pages 9-1 thru 9-11

09200  Lath and Plaster
09250  Gypsum Drywall
09270  Gypsum Board Shaft Wall Systems
09511  Acoustical Panel Ceilings
09650  Resilient Flooring
09680  Carpet
09900  Painting

DIVISION 10 - SPECIALTIES  Pages 10-1 thru 10-5

10200  Louvers and Vents
10425  Signs
10522  Fire Extinguishers and Cabinets
10550  Postal Specialties
10800  Toilet and Bath Accessories

TABLE OF CONTENTS  PAGE TC-2
FRYE SCHOOL APARTMENTS

OUTLINE SPECIFICATIONS

DIVISION 11 - EQUIPMENT

Pages 11-1 thru 11-1

11452 Residential Appliances

DIVISION 12 - FURNISHINGS

Pages 12-1 thru 12-3

12372 Kitchen Casework
12500 Window Treatment
12690 Floor Mats and Frames

DIVISION 13 - SPECIAL CONSTRUCTION

Not Used

DIVISION 14 - CONVEYING SYSTEMS

Pages 14-1 thru 14-4

14240 Hydraulic Elevators
14420 Wheelchair Lifts
14560 Chutes

END OF TABLE OF CONTENTS
AGREEMENT

made as of the Eighth day of May in the year of Nineteen Hundred and Ninety-Two

BETWEEN the Owner: Community Concepts, Inc.
2 Court Street
Auburn, Maine 04210

and the Architect: Michael R. Charek, Architect
25 Hartley Street
Portland, Maine 04103

For the following Project:
(Include detailed description of Project, location, address and scope.)

Frye School Renovations: The project consists of the renovation of the existing Frye School building at 140 Ash Street, Lewiston, Maine, into elderly apartments, with function rooms on the basement level.

The Owner and Architect agree as set forth below.
11.5.3 The rates and multiples set forth for Additional Services shall be annually adjusted in accordance with normal salary review practices of the Architect.

ARTICLE 12
OTHER CONDITIONS OR SERVICES

(Insert descriptions of other services, identify Additional Services included within Basic Compensation and modifications to the payment and compensation terms included in this Agreement.)

1. Basic compensation shall be computed on the basis of $50 per hour of Architect's time and $30 per hour for drafter's time, plus costs of consultants, up to a limit of $25,000, and is distributed among the phases according the following schedule:

   Schematic Design: $4,500  
   Contract Documents: $12,000  
   Bidding/Negotiation: $1,000  
   Contract Administration: $7,500  
   Total: $25,000

The compensation for Schematic Design includes measuring and drawing the existing building. The compensation for Contract Documents includes Design Development.

2. Mechanical and electrical design services are to be performed by the Contractor, and are not considered part of Basic Services under this Agreement.

This Agreement entered into as of the day and year first written above.

OWNER  
Matthew M. Smith, Executive Administrator

ARCHITECT  
Michael R. Cherek, Principal

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THE AMERICAN INSTITUTE OF ARCHITECTS, 1735 NEW YORK AVENUE, N.W., WASHINGTON, D.C. 20006

B141-1987 10
Community Concepts, Inc.
Frye School Project
Sept. 28, 1992

INCOME

22 1 BEDROOM UNITS AT $325 = $7,150 MONTHLY INCOME
$7,150 X 12 MONTHS = 85,800 ANNUAL INCOME

$85,800 RENTAL INCOME
1,100 LAUNDRY/INTEREST INCOME

$86,900
4,345 5% VACANCY

$82,555 EFFECTIVE GROSS INCOME
COMMUNITY CONCEPTS, INC.
FRYE SCHOOL PROJECT
SEPT. 28, 1992

USES OF FUNDS

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COMMUNITY CONCEPTS, INC
FRYE SCHOOL PROJECT
SEPT. 28, 1992

OPERATING EXPENSES

1. MANAGEMENT $  8,250
2. LEGAL 2,000
3. ACCOUNTING/AUDIT 3,000
4. ADVERTISING 600
5. HEATING 8,800
6. ELECTRICITY 7,800
7. WATER/SEWER 4,000
8. SNOW/TRASH/EXTERMINATING 2,000
9. BUILDING & GROUND MAINTENANCE 6,300
10. ELEVATOR MAINTENANCE 2,000
11. DECORATING 500
12. TAXES (P.I.L.O.T.) 10,000
13. INSURANCE 5,000
14. TENANT SERVICE COOR. 5,000
15. REPLACEMENT RESERVES 3,000

TOTAL OPERATING EXPENSE $ 68,250
## Operating Expenses

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### Annual Operating

$88,248 $70,391 $73,039 $75,597 $78,270 $81,052 $83,980 $87,050 $90,217 $93,548 $97,029 $100,669 $104,473 $108,450 $112,608

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### Monthly Debt

$12,698 $12,698 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617 $19,617

### Total Operating and Debt

$20,946 $23,290 $29,265 $35,214 $37,887 $100,679 $103,597 $106,647 $109,834 $113,165 $116,647 $120,286 $124,790 $129,067 $132,225

## Cash Flow Results

### Cash Flow

$1,612 $3,397 ($1,636) $539 $2,464 $4,689 $7,039 $9,522 $12,143 $14,911 $17,833 $20,918 $24,174 $27,610 $31,255
Application for Employer Identification Number

(For use by employers and others. Please read the attached instructions before completing this form.)

1. Name of applicant (True legal name) (See instructions.)
   Frye Street Limited Partnership

2. Trade name of business, if different from name in line 1
   Matthew Smith

3. Executor, trustee, "care of" name

4a. Mailing address (street address) (room, apt., or suite no.)
   140 Ash Street

4b. City, state, and ZIP code
   Lewiston, ME 04240

5a. Address of business (See instructions.)

5b. City, state, and ZIP code

6. County and state where principal business is located
   Androscoggin, Maine

7. Name of principal officer, grantor, or general partner (See instructions.)
   Matthew Smith

8a. Type of entity (Check only one box.) (See instructions.)
   Estate

   Trust

   Partnership

   If nonprofit organization enter GEN (If applicable)

   Other (specify) □

8b. If a corporation, give name of foreign country (if applicable) or state in the U.S. where incorporated □

Foreign country

State

9. Reason for applying (Check only one box.)
   □ Other (specify) □

   Changed type of organization (specify) □

   Purchased going business □

   Created a trust (specify) □

   Banking purpose (specify) □

   Other (specify) □

10. Date business started or acquired (Mo., day, year) (See Instructions.)
   June 1, 1992

11. Enter closing month of accounting year. (See Instructions.)
   December 31

12. First date wages or annuities were paid or will be paid (Mo., day, year). Note: If applicant is a withholding agent, enter date income will first be paid to nonresident alien. (Mo., day, year) □
   None

13. Enter highest number of employees expected in the next 12 months. Note: If the applicant does not expect to have any employees during the period, enter "0." □
   Nonagricultural 0

   Agricultural 0

   Household 0

14. Principal activity (See instructions.)
   Rental of Low Income Housing

15. Is the principal business activity manufacturing?
   □ Yes □ No

   If "Yes," principal product and raw material used □

16. To whom are most of the products or services sold? Please check the appropriate box.
   □ Public (retail) □ Other (specify) □

   Business (wholesale) □

   N/A □

17a. Has the applicant ever applied for an identification number for this or any other business?
   □ Yes □ No

   Note: If "Yes," please complete lines 17b and 17c.

17b. If you checked the "Yes" box in line 17a, give applicant's true name and trade name, if different than name shown on prior application.

   True name □

   Trade name □

   Enter approximate date, city, and state where the application was filed and the previous employer identification number if known.
   Approximate date when filed (Mo., day, year) □

   City and state where filed □

   Previous EIN □

   Telephone number (include area code) □

   Name and title (Please type or print clearly.) □

   Matthew Smith, Executive Adm.

   (207) 795-4065

   Signature □

   Date □

   5/28/92

   Note: Do not write below this line. For official use only.

   Please leave blank □

   Gea. □

   Ind. □

   Class □

   Size □

   Reason for applying □

For Paperwork Reduction Act Notice, see attached instructions.

Cat. No. 16055N

Form SS-4 (Rev. 4-91)
**Tax Credit Calculations**

**TDC** $1,114,800
- less land .25 12,500
- less operating reserve 45,000
- less acct. syndication 7,000

$1,050,300

**Total Qualifying Cost**

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**TDS** $1,114,800
- historic credit acquisition 50,000
- reserves 45,000
- acct. synd. 7,000

$1,012,800
x 20%

$202,560

**LIHTC**

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<th>High</th>
<th>LIHTC</th>
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<td>531,246</td>
<td>172,176</td>
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$594,625

$703,422
MEMORANDUM

TO: FRYE SCHOOL FILE
FROM: MATT
RE: HISTORIC PRESERVATION PROCESS
DATE: 9/4/92

A telephone conversation with Betsy of the State Historic Preservation office indicates her strong desire to limit use of the third floor open space. This means a reduction from 24 to 22 units and the use of the 3rd floor open space as the community room.

We need to check out the financial impact of losing two rents and the possibility of reducing costs by avoiding renovation of the basement area for a community room. Contact the architect and contractor.

If this scenario works, Betsy will bring our preliminary application to the Philadelphia office of the National Historic Trust on Sept. 17 for review. Get back to Betsy after redoing numbers.

MEMORANDUM

TO: FRYE SCHOOL FILE
FROM: MATT
RE: COST ANALYSIS OF HISTORIC REQUIREMENTS
DATE: 9/9/92

In reviewing the numbers as they apply to a 22 unit project rather than 24, they still appear to work but additional recosting is still needed. The reduction in cost of @ $100,000 is anticipated by the changes in the construction design. However, the offset is in the loss of annual income of $7200 with a reduction of operating costs of only $2650. This reduces cash flow available for debt service at 1.15 debt service ratio from $13,417 to $9522 annually.

The $9522 is adequate to support $157,178 of debt service at 2 % from the city. We need 164,500 as well as a $100,000 owner equity piece. With reduced construction costs and the $185,000 available from owner equity, there is clearly room to work.

The next step will be to get a precise estimate on project cost reduction due to the move from 24 to 22 units.

For the meantime, there is room to move to 22 units. I've called Betsy of the Historic Trust and she will present the project for preliminary review to the Federal Historic Trust in Philadelphia.
June 4, 1992

Mr. Matthew M. Smith  
Executive Administrator  
Community Concepts, Inc.  
Two Court Street  
Auburn, Maine 04210  

Dear Matt:

Thank you very much for coming in with Dennis Lajoie last week to talk to Jill Checkoway and me about your proposed project to rehabilitate the old Frye School in Lewiston for 24 units of low-income housing.

Without repeating everything we discussed, Skelton, Taintor & Abbott would certainly be pleased and proud to work with you on this project, and Jill and I are looking forward to a productive working relationship. We reviewed your preliminary budget and made a few suggestions, and in particular, we discussed the possibility that you might want to try to set your sights a little bit higher in terms of the equity capital raised, perhaps even as much as $750,000.

Based on preliminary calculations, we thought that 15 investors at $50,000 a piece could realize approximately a 29 percent after-tax internal rate of return over a 15-year investment. Even at $850,000 raised, the present value of the tax benefits plus a deferred return of capital at the end of 15 years would be something in excess of a 17 percent net internal rate of return.

These should be reasonably attractive numbers. After you and Dennis finish refining your figures and exploring other avenues, you are going to get back to us. At this point we are working on an hourly basis at the rate of $135 an hour, to be billed monthly. If you decide to do a syndication, we would agree to a flat $15,000 fee, plus costs of printing, filing fees, and out-of-pocket costs for telephone, FAX transmissions and the like. To the extent that we have billed you and have received payment on an

Sincerely yours,

Bryan M. Dench

cc: Jill A. Checkoway, Esq.
July 6, 1992

Dennis Lajoie
Frye School Limited Partnership
PO Box 278
South Paris, Maine 04281

Re: Low Income Housing Tax Credit
Lewiston/Frye School

Dear Mr. Lajoie:

I am writing today regarding the status of your Application for Reservation of Low Income Housing Tax Credit. Section 6 of the Authority’s Rule regarding the allocation of credit describes the Threshold Application Requirements which must be met in order to have any application be competitively judged. As submitted, the application appears to lack certain information, as follows:

- Documentation of the above-named limited partnership
- Identification of a complete Development Team, including general contractor, with resumes for each participant
- Evidence that property is properly zoned for the project
- Evidence that utilities are available and adequate
- Regarding special needs populations, required attachments listed on page 6 of the Application for Reservation. Specifically, how will you address two homeless households?
- Utility configurations, what source fuel? Without this information cannot confirm operating budget.
- Evidence of sources of construction and permanent financing

If you will forward this information by July 30, MSHA will hold the application over for competitive review in subsequent rounds.

Sincerely,

Lila S. Ware
Deputy Director of Development
DOMESTIC
LIMITED PARTNERSHIP

STATE OF MAINE

RESTATED CERTIFICATE OF
LIMITED PARTNERSHIP

Court Street Senior Housing Associates

Name of Limited Partnership as it appears on the record of the Secretary of State

Filing Fee $250.00

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<th>File No.</th>
<th>Fee Paid</th>
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FILED

Deputy Secretary of State

A True Copy When Attested By Signature

Deputy Secretary of State

Pursuant to 31 MRSA §422.6., the undersigned adopt(s) the following restated certificate of limited partnership:

FIRST: The name of the limited partnership has been changed to (if no change, so indicate)

Court Street Senior Housing Associates Limited Partnership
(The words "Limited Partnership" must be contained in name §403.1.A. and §524.1.B.)

SECOND: The date of filing of the initial certificate of limited partnership 10/10/91 and the name under
which it was originally filed Court Street Senior Housing Associates

THIRD: The name of the Registered Agent, an individual Maine resident or a corporation, foreign or domestic, authorized to do business or carry on activities in Maine, and the address of the registered office are

Joseph M. Cloutier
(name)

U.S. Route 1, Commercial Street, Rockport, Maine 04856
(physical location - street (not P.O. Box), city, state and zip code)

Box 515-5, Rockport, Maine 04856
(mailing address if different from above)

FOURTH: The name and business, residence or mailing address of each general partner is:

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Concepts, Inc.</td>
<td>2 Court Street, Auburn, Maine 04210</td>
</tr>
<tr>
<td>Cloutier Housing, Inc.</td>
<td>U.S. Route 1, Box 515-5, Rockport, Maine 04856</td>
</tr>
</tbody>
</table>

☐ Names and addresses of additional general partners are attached hereto as Exhibit ____, and made a part hereof.

FIFTH: Other provisions of this certificate, if any, that the partners determine to include are set forth in Exhibit ____ attached hereto and made a part hereof.
GENERAL PARTNER(S)*

DATED __________, 1992

(type or print name)

(type or print name)

(type or print name)

For General Partner(s) which are Entities

Name of Entity Community Concepts, Inc.

By Matthew M. Smith, Director of Administration

(name and capacity)

Name of Entity Cloutier Housing, Inc.

By Thomas D. Lewis, Vice President

(name and capacity)

Name of Entity

By

(name and capacity)

*Certificate must be signed by at least one general partner and by each other general partner designated as a new general partner by this restated certificate (§424.1.B.). The execution of the certificate constitutes an oath or affirmation, under the penalties of false swearing under Title 17-A, section 452, that, to the best of the signers' knowledge and belief, the facts stated in the certificate are true (§424.3.).

SUBMIT COMPLETED FORMS TO: SECRETARY OF STATE, STATION #101, AUGUSTA, ME 04333-0101
ATTN: CORPORATE EXAMINING SECTION
TEL. (207) 289-4195

FORM NO. MLPA-6A 92
FIRST AMENDED AND RESTATED AGREEMENT
OF
LIMITED PARTNERSHIP
OF
COURT STREET SENIOR HOUSING ASSOCIATES LIMITED PARTNERSHIP

THIS FIRST AMENDED AND RESTATED AGREEMENT OF LIMITED PARTNERSHIP OF COURT STREET SENIOR HOUSING ASSOCIATES LIMITED PARTNERSHIP (the "Agreement") is made and entered into as of January 1993, by and among the undersigned parties.

RECITALS

WHEREAS, Court Street Senior Housing Associates Limited Partnership (the "Partnership") has been formed as a limited partnership under the Maine Uniform Limited Partnership Act, pursuant to (i) that certain original Certificate of Limited Partnership dated October 9, 1991, and filed with the office of the Secretary of State on October 10, 1991, having Joseph M. Cloutier and Coastal Affordable Housing as the general partners and William S. Hahn, as the limited partner, as amended pursuant to the First Amended Certificate of Limited Partnership dated November 18, 1991 to substitute Cloutier Housing, Incorporated as a general partner in lieu of Joseph M. Cloutier, and as further amended and restated under the Maine Revised Uniform Limited Partnership Act pursuant to the Restated Certificate of Limited Partnership dated December 14, 1992, and filed with the office of the Secretary of State on December 15, 1992, having Cloutier Housing, Incorporated and Community Concepts, Inc. as the general partners and (ii) that certain original Limited Partnership Agreement dated October 9, 1991, as amended on November 18, 1991, pursuant to the First Amended Limited Partnership Agreement, and as further amended on November 16, 1992 pursuant to the Second Amendment to Limited Partnership Agreement; and

WHEREAS, the original Partners of the Partnership desire to amend the current Limited Partnership Agreement to (i) expand the Partnership to admit The Housing Outreach Fund Limited Partnership, a limited partnership organized and existing under the laws of the District of Columbia, as the limited partner; (ii) effectuate the withdrawal of Cloutier Housing, Incorporated as the limited partner; and (iii) amend and restate entirely the agreement among the Partners;

NOW, THEREFORE, in consideration of the foregoing, of the mutual promises of the parties hereto, and of other good and
COURT STREET SENIOR HOUSING ASSOCIATES LIMITED PARTNERSHIP  
EXHIBIT A  

LIST OF PARTNERS  

<table>
<thead>
<tr>
<th>General Partners</th>
<th>Partnership Interests</th>
<th>Capital Contributions</th>
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<tbody>
<tr>
<td>Community Concepts, Inc.</td>
<td>00.50%</td>
<td>$273,301.00</td>
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<tr>
<td>2 Court Street</td>
<td></td>
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</tr>
<tr>
<td>Auburn, Maine 04210</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cloutier Housing, Incorporated</td>
<td>00.50%</td>
<td>$1.00</td>
</tr>
<tr>
<td>U.S. Route #1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 515-5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rockport, Maine 04856</td>
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<tr>
<th>Limited Partner</th>
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<th>Capital Contributions</th>
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<tr>
<td>The Housing Outreach Fund</td>
<td>99.00%</td>
<td>$687,612.00*</td>
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<td>Limited Partnership</td>
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<tr>
<td>c/o The Enterprise Social</td>
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<tr>
<td>Investment Corporation</td>
<td></td>
<td></td>
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<tr>
<td>810 American City Building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Columbia, Maryland 21044</td>
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| TOTAL                             | 100.00%               | $960,914.00           |

* Subject to the provisions of Article III, the Capital Contributions of the Limited Partner shall be payable as follows:

(i) $10,000 on the Admission Date;

(ii) $628,644 on the later of (i) the Completion Date or (ii) the date of delivery to the Limited Partner of preliminary evidence of basis for the Project which evidence shall be satisfactory to the Limited Partner;

(iii) $25,984 on or before June 1, 1994;

(iv) $10,984 on or before June 1, 1995;

(v) $6,000 on or before June 1, 1996; and

(vi) $6,000 on or before June 1, 1997.
August 4, 1992

Ben Etheridge
Realty Resources Chartered
US Route 1, Box 515-5
Rockport, ME 04856

RE: Auburn Senior Housing Associates

Dear Ben:

It is our intention to enter into a partnership with Realty Resources Chartered to develop and construct a twenty-eight unit affordable housing project in Auburn, Maine. It is our understanding that we will be co-general partners during development and full general partner at some point in the future. We have reviewed the required guarantees and reserves for this project and these requirements are acceptable to us as co-general partner jointly with Realty Resources Chartered.

This letter of intent is subject to full board approval. We hope to call a special board meeting in August to ratify this partnership agreement. Please notify the Enterprise Social Investment Corporation by copy of this letter of our intent to join with Realty Resources in bringing this exceptional housing opportunity to the elderly residents of Auburn, Maine.

We are looking forward to working with you, the Maine State Housing Authority, and the Enterprise Corporation on the successful development of the Court Street Apartments.

If you have any questions, please call.

Sincerely,

COMMUNITY CONCEPTS, INC.

Dennis Lajoie
Housing Development Coordinator

DL/ct
cc: Matthew M. Smith, Executive Administrator
AGREEMENT

AGREEMENT, dated as of December [blank], 1992-1993, by and between Cloutier Housing, Incorporated, a Maine corporation ("CHI") and Community Concepts, Inc., a not-for-profit Maine corporation ("CCI").

WITNESSETH

WHEREAS, CHI and CCI are both general partners in Court Street Senior Housing Associates Limited Partnership, a Maine limited partnership (the "Partnership"); and

WHEREAS, the partnership agreement for the Partnership is being amended as of the date hereof pursuant to a First Amended and Restated Agreement of Limited Partnership (the "Partnership Agreement"); and

WHEREAS, CCI and CHI wish to clarify and define their respective rights, duties and obligations as general partners of the Partnership pursuant to the Partnership Agreement and other documents, agreements and instruments to which the Partnership is a party or by which the Partnership is bound,

NOW THEREFORE, in consideration of the foregoing, the parties agree as follows:

1. Managing General Partner. For so long as CHI is a general partner of the Partnership, it shall be the Managing General Partner of the Partnership, with full power and authority to act on behalf of both general partners (and in accordance with the Partnership Agreement and the interests of both general partners), except as otherwise specifically provided herein or in the Partnership Agreement.

2. Tax Matters Partner. For so long as CHI is a general partner of the Partnership, it shall be the "Tax Matters Partner," as defined in the Partnership Agreement.

3. Resident Agent and Resident Office. For so long as CHI is a general partner of the Partnership, Joseph M. Cloutier shall be the registered agent of the Partnership, and the registered office of the Partnership shall be at U.S. Route 1, Commercial Street, Box 515-5, Rockport, Maine 04856.

4. Withdrawal of CHI from the Partnership. It is the intent of CHI and CCI that CHI shall (subject to the consents referred to in the following sentence) withdraw as a general partner of the Partnership (and to be released from all its obligations and liabilities as a general partner, including obligations and liabilities of the general partners to third parties as of the date of
Withdrawal) after the closing of the permanent financing of the Partnership's project and the issuance by Maine State Housing Authority of a final allocation of low-income housing tax credits for the Partnership's project. CCI agrees to consent to such withdrawal and to cooperate with CHI in attempting to obtain consents to such withdrawal and release from the Partnership's limited partners or partners, the Partnership's lenders (including the City of Auburn and the Maine State Housing Authority) and any other party whose consent is required at the time. Upon such withdrawal, CHI shall be released from all its obligations to CCI under the Partnership Agreement and hereunder.

5. Duties and Responsibilities of CHI. As Managing General Partner, CHI shall have the following specific duties and responsibilities, in addition to any duties imposed on it under the Partnership Agreement, and related agreements:

(a) CHI will have primary responsibility and authority with respect to the acquisition, development and rehabilitation and rent-up of the project, including the obtaining of all necessary permits and approvals for the project, and the selection of Pen Bay Builders, Inc. (an affiliate of CHI) as the general contractor for the project, and the selection of Realty Resources Chartered (an affiliate of CHI) as the management agent for the project.

(b) CHI will have primary responsibility and authority with respect to obtaining the debt and equity financing necessary for the project, including construction debt financing from Midland Mortgage Investment Corporation, permanent debt financing from Maine State Housing Authority and the City of Auburn, and equity financing from The Housing Outreach Fund Limited Partnership, the limited partner of the Partnership.

(c) CHI shall have primary responsibility and authority to obtain the necessary low income housing tax credits (under section 42 of the Internal Revenue Code of 1986) for the project and the Partnership, and will oversee the activities of the management agent in initial rent-up of the project in order to obtain compliance with the requirements of said section 42, and will perform the activities set forth in Exhibit A hereto.

6. Indemnification of CCI by CHI.

So long as CCI is a general partner in the Partnership, CHI shall indemnify and hold CCI harmless from and against the following obligations.
(a) the obligation to make "Development Advances," pursuant to Article V(13) of the Partnership Agreement;

(b) the obligation to make "Operating Deficit Contributions," pursuant to Article V(14) of the Partnership Agreement;

(c) the obligation to make "Fee Guaranty Advances," pursuant to Article V(15) of the Partnership Agreement;

(d) the obligation to purchase the interest of the limited partner of the Partnership, pursuant to Article V(17) of the Partnership Agreement;

(e) the obligation to make "Credit Adjuster Advances," pursuant to Article III(3) and (4) of the Partnership Agreement; and

(f) the guaranty of completion of construction of the project, pursuant to a certain Unconditional Construction Completion Guaranty Agreement of even date, executed by CHI and CCI.

The foregoing indemnification and hold harmless shall be terminated, and CHI shall be released therefrom, upon CHI's withdrawal from the Partnership.

7. Miscellaneous. This agreement shall be governed by the laws of the State of Maine. This agreement shall not be amended except by an amendment in writing signed by all the parties hereto.

IN WITNESS WHEREOF, the parties have executed this agreement as of the date first above written.

WITNESS:  

CLOUTIER HOUSING, INCORPORATED

By: ____________________________
   Its

COMMUNITY CONCEPTS, INC.

By: ____________________________
   Its
September 8, 1992

Matthew Smith  
Community Concepts, Inc.  
2 Court Street  
Auburn, Maine  04210

Dear Matthew,

We have reviewed your proposed budget of annual operating expenses of Court Street Senior Housing Associates. You have indicated total annual expenses of $83,433 for a twenty-eight unit elderly housing project. We have increased your replacement reserve requirements from $3,861 to $5,981 per year. This raises your total annual expenses to $85,553 which is similar to other elderly housing projects of an equivalent size.

You have also requested an opinion of whether public partnership syndications with a non-profit general partner is an accepted business practice. Utilizing a partnership syndication is an excellent source of financing for low income housing developments. Most projects developed today utilize syndication proceeds.

If we can be of further assistance please let us know.

Cordially,

Keith H. Allen, CPA

KHA/jp
City approves loan at lower interest rate

By VIRGINIA KIRK
Sun-Journal Staff Writer

AUBURN — The City Council approved a 2 percent, 20-year loan of $50,000 for a low-income senior citizen housing project in the former Patrons Oxford building at Court and High streets at a meeting Monday.

The loan had originally been approved at 6 percent but because of the financing package using Maine State Housing Authority funds and the desire to keep the rent low, the principals asked the city to lower its interest rate. The project will be owned and maintained by Community Concepts Inc., a non-profit organization.

It will have 28 units and the owners are aiming to keep rents as low as $308 a month, said Al Sargent, a real estate broker working on the transaction. All units on the first floor will be outfitted for handicapped individuals. Under the guidelines by which loans were obtained, the project must have tenants whose income is 50 to 60 percent of median income.

The property will pay city property taxes, estimated at $16,800 in the first year of operation.

The building will be designed to provide tenant support services and will have a tenant service coordinator. There are 16 parking spaces in a lot diagonally across from the building on High Street. A yearlong operating reserve has been built into the debt service on the project, said Thomas Lewis of Realty Resources, the developer for the rehabilitation project.

Chester Bixby of Lake Street said he thought the project would be competing unfairly with other landlords in the city.

"If these 28 people move in, there will be 28 vacant buildings somewhere else in the city," he said.

Mayor Richard L. Trafton assured him that the funds for the loan were federal funds expressly given to the city for such projects and did not come from property taxes.

Gail Walker, Auburn's rehabilitation coordinator, said she has seen no other projects in her six years with the city in that 100 percent of the occupants will be low income and the state housing authority is deferring some of the interest on one of the mortgages.

"This is an extremely creative project that will be able to pay city taxes and provide housing for those of need," said Ward 3 Councilor Lee Young. "I hope you don't walk away feeling as if we're not supportive of the project," she told the developers.

In other business ...

AUBURN — The City Council took the following actions Monday:

• Accepted $4,339 in funds seized from drug enforcement activities.

• Accepted a memorandum outlining why it would be best to postpone the construction improvements to Penley Corner Road until the spring. Residents there had questioned why the city would not upgrade the road before the Lewiston-Auburn Water Pollution Control Authority opens its sludge composting plant. A summary of the report will be sent to residents in the area.

• Authorized City Manager Steve Lewis to sign a 25-year lease with the Auburn Water District to continue to lease the municipal beach on Lake Auburn.

• Authorized an amendment to the city firefighters' contract that requires the city to pay any expenses incurred when a firefighter who has been unable to work for at least eight days due to illness or injury returns to work with a doctor's certificate stating he or she is able to work. The firefighters' contract expires June 30, 1993.

During the council's open public session, Paul Bernard asked why the council had not notified him of the decision to postpone a vote on an obscenity ordinance and an adult entertainment ordinance. Councilors decided at an Oct. 26 meeting to wait until their Nov. 9 work shop to get more details on the possible ramifications of an obscenity ordinance.

Bernard, accompanied by about 10 people, said he had spent considerable time and resources putting together a flyer to encourage residents to attend last night's meeting to support an ordinance to control the distribution of obscene materials.

"I'm certainly involved in the community and I encourage others to get involved," Bernard said. "That was certainly a negative message sent to me. A citizen gets involved and you don't call me?"

Trafton apologized and told Bernard that the city clerk would notify him when the issue would be brought up for a vote. "We have a desire to do this with the best information available to us and avoid the pitfalls other communities have faced," Trafton said of the delay in passing an ordinance.
August 17, 1992

Tom Lewis
Realty Resources Chartered
980 Forest Ave. Suite 203
Portland, ME 04103

Dear Tom:

I hope that your efforts in extending the option with Patrons is successful. I have attached a separate letter to them outlining our support and willingness to enter a partnership with you. It should be helpful.

Now to the partnership. We have reviewed the financials. Dennis and Ben spent some time on Friday discussing specific questions and we are generally comfortable with the numbers - at least comfortable enough to move ahead with the discussion of the general outline of a partnership. Your letter of July 14th provides a good starting place. We have carefully though through our objectives for the project and as a result, we are suggesting some changes and additions to your proposal. I have attached another draft for your review.

Our objectives for a partnership are as follows:

1) To increase low income elderly housing.
2) To minimize CCI risk during construction and rent up.
3) To present CCI as a credible non profit housing developer to the community and funding sources.
4) To increase CCI knowledge of large scale housing development projects using tax credit financing.
5) To expand our rental ownership to sustain our efforts to build a housing management department.
6) To provide funds to sustain future development efforts.
7) To own a well constructed and low maintenance project.
8) To conform with our policies with regard to Board review and approval, the recouping of administrative costs, and funding of social service components.

To a great extent, your partnership proposal addresses these issues but there are areas that I believe need further clarification. The attached draft partnership structure is for your review. Give me a call or a FAX response.

Sincerely,
COMMUNITY CONCEPTS, INC.

Matthew M. Smith
Executive Administrator
SUGGESTED READINGS


