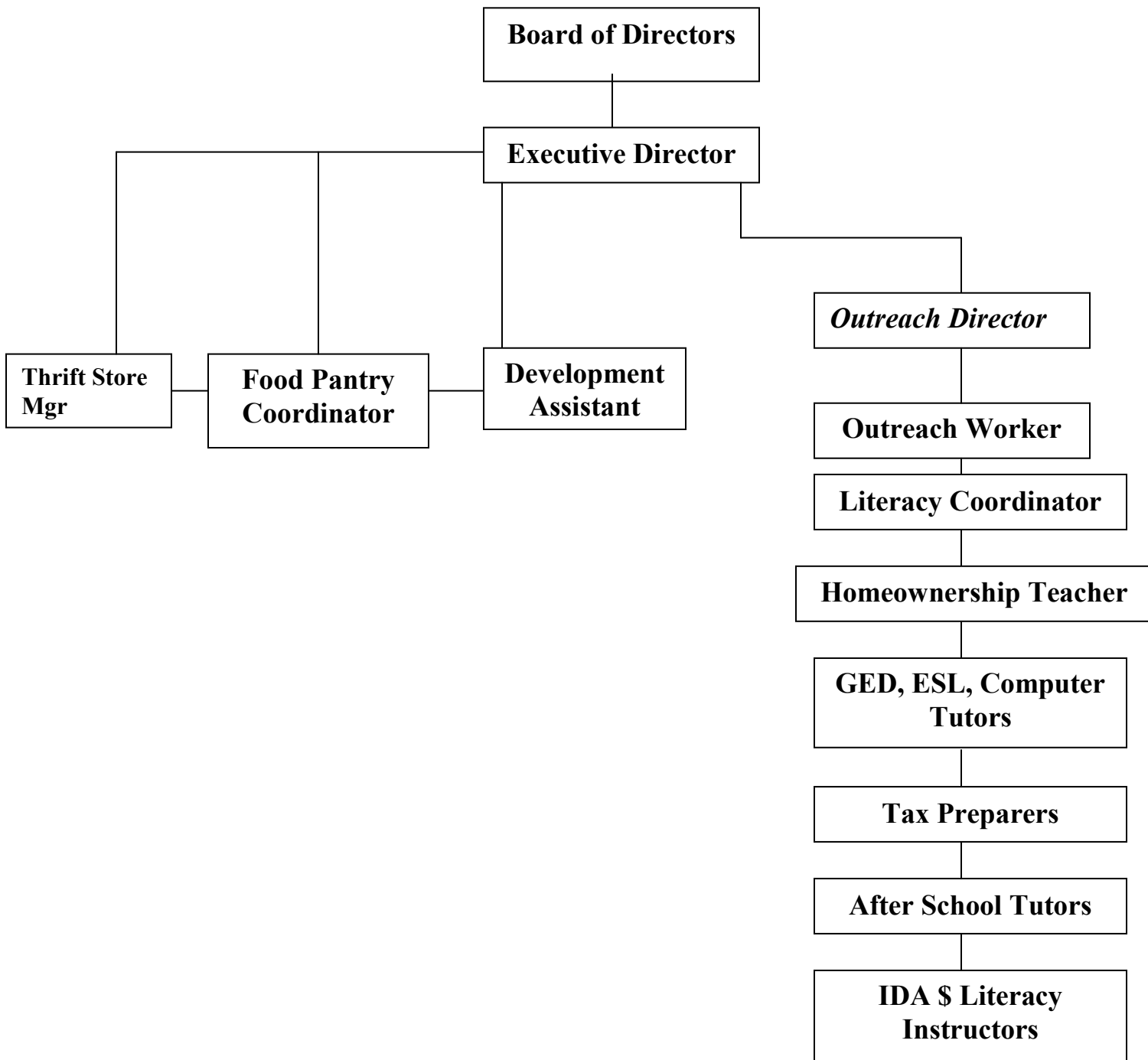


VII. Appendices

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Appendix 1: Organizational Chart



Appendix 2: Implementation Plan: Table and Gantt Chart

TIMELINE	INPUTS	OUTCOMES	MONITORING INDICATORS	RELEVANT OBJECTIVE
October 2003	Meet with 1-2 Bankers re: involvement in IDA and marketing campaign	Bank commitment to support IDA and marketing campaign	Type and amount of support committed for IDA (i.e. \$, staff time, logistical help) and marketing campaign (i.e. literature)	Create a viable IDA Program by June 2004
October	Attend Oct. MIDAS Meeting	Acquire more info. on IDA funding and policy	Amount of funds (if any) acquired for IDA program, creation of IDA policy draft	Create a viable IDA Program by June 2004
October	Meet with community organizing group	Clarification of strategy for homeownership advocacy	Attendance, # of new members	Develop Community Advocate Group
October	Research IDA program policy and produce a draft note that production of draft does not launch IDA program	Creation of viable draft for Beverly IDA Therefore the outcome and the monitoring indicator here are the same.	Launching of a Beverly IDA program	Create a viable IDA Program by June 2004
October	Meet w/ <i>Preservation for Affordable Housing</i> Director	Beginning of process to preserve Apple Village Housing complex with some <i>ownership component</i>	Verbal commitment from POAH and BAHC to partner to preserve A. Village w/ownership component	Facilitate the Sale of Apple Village to POAH w/homeownership goal
December 03 -January 2004	Meet with 3-5 Bankers re: involvement in IDA and marketing campaign	Bank commitment to support IDA and marketing campaign	Type and amount of support committed for IDA (i.e. \$, staff time, logistical help) and marketing campaign (i.e. literature)	Run 1 st time buyers marketing campaign & Create a viable IDA Program
January	communicate with staff at Consumer Credit Counseling	Agreement to partner on IDA credit repair	Written commitment to or contract between Beverly Outreach and	Create a viable IDA Program



























	Services	module	CCCS	
December January	Contact 2 affordable housing developers	Commitment to consider homeownership	Letter confirming commitment to consider/pursue homeownership projects	Secure commitments to consider ownership projects
January	Contact staff at St. Joseph's C. Union	Commitment to help with marketing campaign	Provision of staff time and/or marketing materials	Run 1 st time buyers marketing campaign
January	communicate w/staff at MassHousing	Commitment to help with marketing	Provision of staff time and/or marketing materials	Run 1 st time buyers marketing campaign
January	Communicate w/board members at We Care About Homes	Commitment to help with marketing campaign	Provision of volunteer time and/or marketing materials	Run 1 st time buyers marketing campaign
January	communicate w/staff members at Community Dev. Off.	Commitment to help with marketing campaign	Provision of staff time and/or marketing materials	Run 1 st time buyers marketing campaign
Jan./Feb.	Communicate w/2 affordable housing developers	Commitment to consider homeownership	Letter of commitment to consider/pursue homeownership projects	Secure commitments to consider ownership projects
January	Speak w/1-2 real estate brokers RE: marketing campaign	Commitment to help with marketing campaign	Provision of staff time and/or marketing materials	Run 1 st time buyers marketing campaign
February	Communicate w/community development office	Commitment to continue down payment assistance	Letter of intent to continue down payment program	Maintain and/or increase down payment assistance
February	Mail/deliver homeownership marketing packet to 300-500 homes	Increased understanding in the community of assistance programs and mortgage products	Follow up survey of community households RE: understanding of programs available	Run 1 st time buyers marketing campaign
February	Communicate w/Beverly Housing Authority	Verbal commitment to consider Sec. 8 ownership program	Letter from BHA stating intent to create the program	Have BHA start Sec. 8 Mortgage Program
February	Meet with Planning Dir. To	Planning Dir.	Letter of commitment from	Facilitate the Sale of

	discuss Apple Village as related to 40B regs.	Commitment to support sale of A.V. to POAH with new construction	Planning Dir. and verbal commitment to get involved with the process if needed	Apple Village to POAH w/homeownership goal
February	Contact Planning Director RE: marketing materials for their affordable housing lottery	Commitment to support marketing campaign	Provision of materials for marketing packet	Run 1 st time buyers marketing campaign
March	Survey residents of target areas re: knowledge of 1 st time buyer programs	Assessment of the impact of the marketing campaign on people's education level RE: 1 st time buyer resources	Survey results	Run 1 st time buyers marketing campaign
Unknown	Meet with American Prop. Representative	Willingness of A.P. to discuss the sale of the property	A scheduled meeting with POAH, Apple Village owner(s), and Beverly Affordable Housing Coalition Director and AP rep.	Facilitate the Sale of Apple Village to POAH
March	Meet w/new Mayor to discuss A. Village deal	Commitment to support the idea of buying Apple Village and new construction for homeownership	Written confirmation to A. Properties and POAH that Mayor supports idea	Facilitate the Sale of Apple Village to POAH w/homeownership goal
March	Hold 1 st Homebuyer Workshop with realtor Ken Anslono	Increased understanding of homebuying process & cultivation of potential base for full scale workshops	Participant surveys	Establish homebuyer education program
Unknown	Meet w/ POAH rep., A.P. rep, BAHC, Apple Village rep., and if needed Mary Grant RE: sale	Commitment to pursue a deal to sell A. Village to POAH	Signed P&S by April 04.	Facilitate the Sale of Apple Village to POAH
April/May	Recruit IDA participants	Waiting list of those interested in IDA	Actual entrance into IDA program by 10 of those interested	Create a viable IDA Program by June 2004

April	Hold 2 nd Homebuyer Workshop with realtor Ken Anslono	Increased understanding of homebuying process & cultivation of potential base for full scale workshops	Participant surveys	Establish homebuyer education program
June	Participant and match deposit made	Increased savings	Bank statements	Create a viable IDA Program
June	Provide first \$ literacy workshop	Increased \$ understanding	Post-survey of each workshop	Create a viable IDA Program by June 2004
July	Hold second financial lit. workshop	Improved \$ understanding	Post-workshop survey	Create a viable IDA Program
July	Participant and match deposit made	Increased savings	Bank statements	Create a viable IDA Program
July	Hold second Credit Repair workshop	Improved participant understanding of credit	Post-workshop survey data	Create a viable IDA Program
August	Participant and match deposit made	Increased savings	Bank statements	Create a viable IDA Program
August	Third \$ workshop held	Improved participant \$ understanding	Post workshop survey data	Create a viable IDA Program
August	Hold third Credit Repair workshop	Improved participant understanding of credit, improved credit report	Post-workshop survey data, updated credit report	Create a viable IDA Program

Gantt Chart Follows:

ID		Task Name	Duration	Start	Finish	Predicted	Resource Names
1		Become educated on IDA concept and design	52 wks	Tue 10/1/02	Mon 9/29/03		Andrew
2		Gain Permission of Board and ED for IDA Program	4 wks	Tue 10/1/02	Mon 10/28/02		Andrew and Tom
3		visit LCW IDA Program	1 day	Tue 10/29/02	Tue 10/29/02	2	Andrew
4		visit EGC IDA Program	1 day	Wed 10/30/02	Wed 10/30/02	3	Andrew
5		Attend Monthly MIDAS Meetings	393 days	Thu 10/17/02	Mon 4/19/04		Andrew
25		Recruit Dick Barger for \$ Literacy Workshops	2 wks	Fri 11/1/02	Thu 11/14/02		Andrew
26		Recruit L. Smith for \$ Literacy Workshop	1 day	Fri 11/15/02	Fri 11/15/02		Andrew
27		Do Demographic research on Beverly, MA	4 wks	Wed 1/15/03	Tue 2/11/03		Andrew
28		Meet with MIDAS Director	1 day	Wed 12/11/02	Wed 12/11/02		Andrew and Dick
29		Develop Community Survey	1 day	Wed 3/19/03	Wed 3/19/03		Andrew
30		Recruit Community Advocates	4 wks	Mon 3/31/03	Fri 4/25/03		Andrew
31		Attend FDIC \$ Literacy Training	1 day	Wed 4/9/03	Wed 4/9/03		Andrew and Dick
32		Hold Regular Community Advocates Meetings	241 days	Thu 5/15/03	Thu 4/15/04		Community Advocates
45		Submit Community Survey Draft for Advocates Feedback	1 day	Mon 6/16/03	Mon 6/16/03	29	Andrew
46		Administer Community Survey	13 wks	Tue 7/1/03	Mon 9/29/03	45	Advocates,Angela,Rebecca,and Andrew
47		Process Community Survey Results	5 wks	Wed 10/15/03	Tue 11/18/03	46	Andrew and Angela
48		Research firsttime homebuyer resources	24 wks	Mon 6/2/03	Fri 11/14/03		Andrew
49		Research alternative ownership models	35 wks	Tue 4/1/03	Mon 12/1/03		Andrew
50		Speak w/Ken Anslono RE: Homebuyer Ed.	1 day	Wed 6/11/03	Wed 6/11/03		Andrew
51		Speak w/BankNorth RE: IDA Support	1 day	Wed 9/3/03	Wed 9/3/03		Andrew
52		Attend a CFED IDA Training	2 days	Wed 9/10/03	Thu 9/11/03		Andrew
53		Speak to Peter Simonsen RE: Bank Support	40 days	Mon 10/27/03	Fri 12/19/03		Andrew
54		Speak to POAH Director RE: Purchasing Apple Village	1 day	Mon 9/29/03	Mon 9/29/03		Andrew
55		Contact Amer. Properties about selling Apple Village	16 wks	Wed 10/1/03	Tue 1/20/04	54	Andrew
56		Preliminary meeting with American Properties RE: Sale	44 days	Wed 1/21/04	Mon 3/22/04	55	Andrew ,Denise Deschamps,Apple Village Rep.,POAH f
57		Speak w/State Rep and Planning Director RE: Apple Village	2 days	Tue 3/23/04	Wed 3/24/04	56	Andrew
58		Speak w/ New Mayor RE: Apple Village	1 day	Thu 3/25/04	Thu 3/25/04	56,57	Andrew ,Mary Grant
59		Speak to Bill Howard RE: IDA	1 day	Mon 12/22/03	Mon 12/22/03	53	Dick and Andrew
60		Speak to Kevin Noyes RE: Support for IDA	1 day	Tue 12/23/03	Tue 12/23/03	59	Dick and Andrew

ID		Task Name	Duration	Start	Finish	Predicted	Resource Names
61		Speak to 3 other bankers RE: support for IDA	2 w ks	Wed 12/24/03	Tue 1/6/04	60	Dick and Andrew
62		Produce IDA Procedures and Policies and brief marketing materi	3 days	Mon 12/22/03	Wed 12/24/03	53	Andrew
63		Speak w /staff at CCCS RE: involment	1 day	Wed 12/17/03	Wed 12/17/03		Andrew
64		Speak w /staff at American Express RE: IDA involment	1 day	Wed 11/12/03	Wed 11/12/03		Andrew
65		Speak w /tw o affordable housing developers RE: Supporting ho	12 w ks	Mon 11/10/03	Fri 1/30/04		Andrew
66		Speak w /staff at St. Joe's CU RE: marketing campaign	1 day	Fri 1/17/03	Fri 1/17/03		Andrew
67		Speak w /staff at MassHousing RE: Marketing campaign	1 day	Mon 1/20/03	Mon 1/20/03		Andrew
68		Speak w /We Care About Homes RE: Marketing Campain	1 day	Thu 12/19/02	Thu 12/19/02		Andrew
69		Speak w / Community Development Office RE M.C.	1 day	Wed 1/14/04	Wed 1/14/04		Andrew
70		Speak w /1 more affordable housing developer RE: Homeow ner:	1 day	Wed 2/18/04	Wed 2/18/04	68	Andrew
71		Speak w / 1-2 realtors RE: Marketing Campaign	1 day	Wed 1/14/04	Wed 1/14/04		Andrew
72		Recruit IDA Participants	2 w ks	Wed 1/7/04	Tue 1/20/04	53,59	Andrew and Angela
73		speak w /community development RE: continuing down payment	1 day	Thu 2/12/04	Thu 2/12/04		Andrew
74		Hold 1st IDA Orientation Meeting	1 day	Wed 1/21/04	Wed 1/21/04	72	Andrew and Angela
75		Mail/Deliver 300-500 homeow nership packets	2 w ks	Fri 2/27/04	Thu 3/11/04	53,59	volunteers
76		speak w /BHA re: Section Mortgage program	1 day	Mon 2/9/04	Mon 2/9/04		Andrew
77		Provide 1st \$ Literacy Workshop	1 day	Tue 2/10/04	Tue 2/10/04	74	Andrew ,Lori,and Dick
78		Meet w /American Properties RE: selling Apple Village	1 day	Fri 3/26/04	Fri 3/26/04	56,57	Andrew ,Denise Deschamps,Mary Grant,and A. Village
79		Sepak w /planning director RE: marketing and continuing the lott	1 day	Fri 1/30/04	Fri 1/30/04		Andrew
80		Speak w / Planning Director re: apple village deal	66 days	Mon 12/1/03	Mon 3/1/04		Andrew
85		hold 1st credit repair w orkshop	1 day	Tue 2/24/04	Tue 2/24/04	63	Lori,Andrew and CCCS
86		1st participant and match deposit made	1 day	Fri 2/27/04	Fri 2/27/04	74	participants and banks
87		2nd financial literacy w orkshop	1 day	Tue 3/9/04	Tue 3/9/04	77	Andrew ,Lori,and Dick
88		2nd participant and match deposit made	1 day	Wed 3/31/04	Wed 3/31/04	86	participants and banks
89		hold 2nd credit repair w orkshop	1 day	Tue 3/30/04	Tue 3/30/04	85	Lori,Andrew and CCCS
90		3rd participant and match deposit made	1 day	Fri 4/30/04	Fri 4/30/04	88	participants and banks
91		3rd financial literacy w orkshop	1 day	Tue 4/13/04	Tue 4/13/04	87	Lori,Andrew and Dick
92		3rd Credit Repair w orkshop	1 day	Tue 4/27/04	Tue 4/27/04		Lori,Andrew and CCCS
93		Survey homes that rec'd marketing packet RE: homeow nership l	4 w ks	Wed 3/24/04	Tue 4/20/04		

Appendix 3: Job Descriptions

Executive Director

The ED is responsible to oversee all programs, financial operations, fundraising and P/R activities. He/She is also responsible for staff, donor, board and volunteer development.

Community Outreach Director

The COD is responsible to develop and operate a variety of empowerment and crisis-oriented programs for Beverly's low income population. This includes the adult literacy, transitional housing, community gardening, tax preparation, Summer is for Reading, after school tutoring, Adopt a Family, Back to School Bonanza, advocacy, job readiness, and computer education programs. The COD is also responsible for volunteer and donor development and maintenance.

Development Assistant/Outreach Worker

The DA is responsible for supporting the fundraising efforts of the board and the ED. This includes volunteer management, check processing, grant writing and researching, and donor development. The DA is also responsible to work in the field as and Outreach Worker two days a week. In that role she is responsible to assist the COD with case management and the computer education program.

Outreach Worker

The OW is responsible to support the COD with administrative tasks, casework, and the after school tutoring program.

Interns and Work-Study Students

These individuals are present to offer administrative support to the Outreach Office, occasionally case work, and assistance at the after school program.

Appendix 4: Pro Forma

EXPENSES

Staff Expenses

Position	Responsibility	Salary/Benefit Costs
Outreach Director	recruitment, community organizing reporting, overall mgmt	\$11,147
Outreach Worker	weekly follow-up, peer groups, deposit monitoring	\$7,030
Intern/Work Study	Administrative Support	<u>0</u>
Total Staff Expenses		\$18,177

Operation Expenses

Matching Funds	\$48,000
Refreshments	\$1,000
Mailing/Copies	<u>\$650</u>
Total Operation Expenses	\$49,650

Equipment Expenses

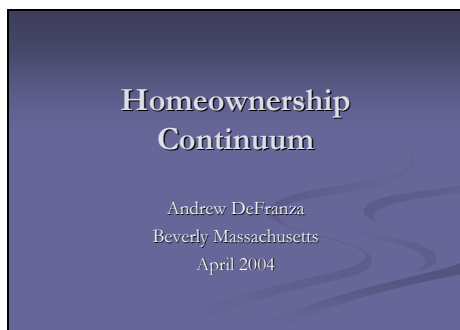
Curriculum	\$100
Budgeting Tools	\$250
Total Equipment Expenses	\$350

TOTAL EXPENSES

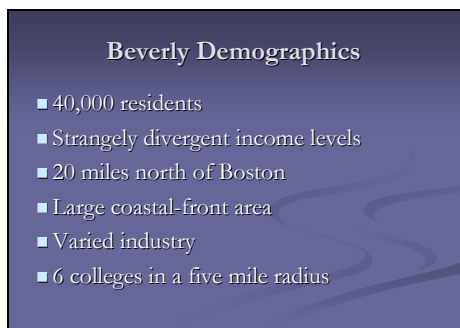
350
\$68,177

Appendix 5: PowerPoint Presentation

Slide 1



Slide 2



Slide 3

The Problem at Hand . . .

Low-income families do not have the resources, the opportunity or the information necessary to be able to purchase any type of home in this high priced market.

Slide 4

**Homeownership Continuum
Project Goals**

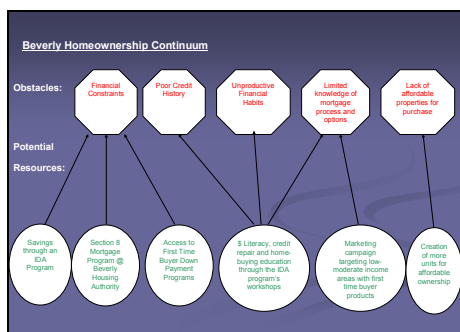
- encourage the creation of affordable Beverly properties for low-moderate income homeownership,
- facilitate the readiness of low income families to purchase the affordable properties that are developed,

Slide 5

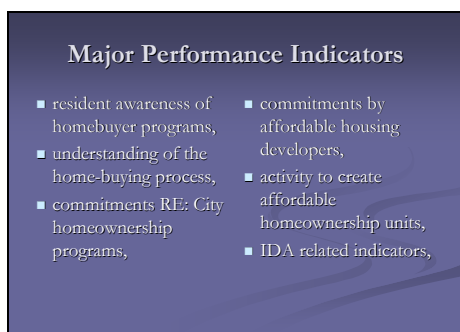
Key Project Objectives

- | | |
|---------------------------------|--------------------------------------------------------|
| ■ Low-income advocacy group | ■ City resources |
| ■ Affordable Housing Developers | ■ 1st time homebuyer workshops |
| ■ Viable IDA program | ■ Beverly Housing Authority Section 8 mortgage program |
| ■ Marketing campaign | |

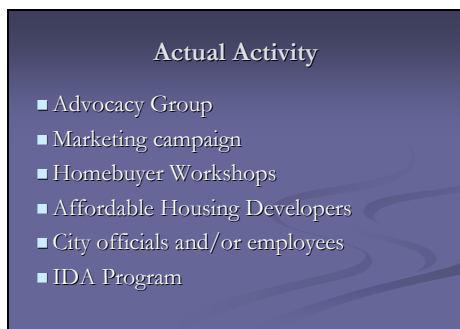
Slide 6



Slide 7



Slide 8



Slide 9

Conclusion: Challenges

- Advocacy Group
- IDA Funding
- City Resources
- Ownership Unit Development

Slide 10

Conclusion: Success

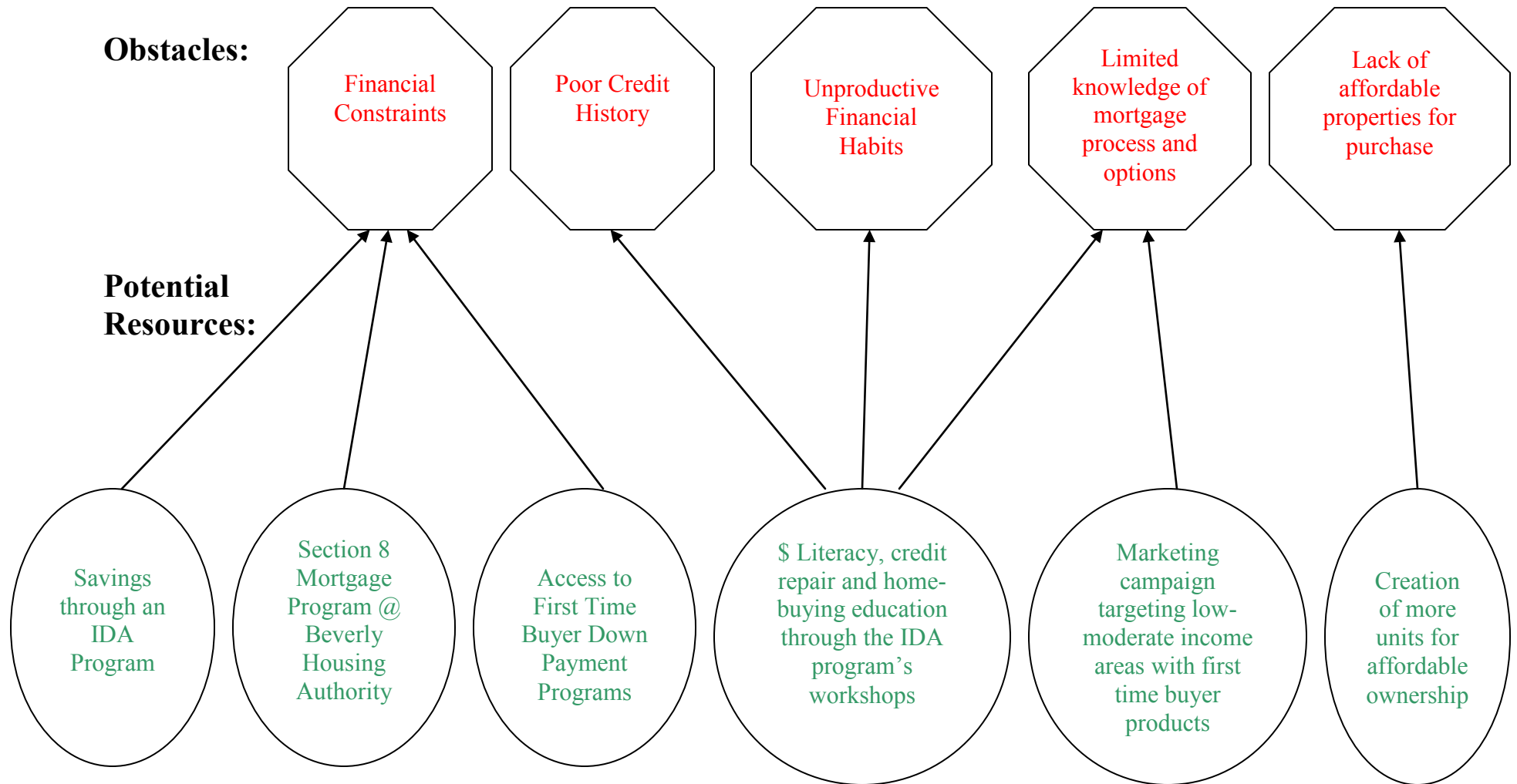
- Marketing Campaign
- Planning Dept.
- Homebuyer Workshops
- Housing Developers

Slide 11

Recommendations

- Make public existing resources,
- In high cost markets embed IDA programs in larger strategies,
- Partners with production entities,
- Lobby for broader funding stream usage,
- Focus on local zoning impacts,

Appendix 6: Beverly Homeownership Continuum



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