In accordance with Federal law and U.S. Dept. of Agriculture policy, the Town of Charlestown is prohibited from discrimination on the basis of race, color, national origin, sex, age or disability. (Not all prohibited bases apply to all programs.) To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington DC 20250-0410 or call 800-795-3272 (voice or 202-720-6382 (TDD).
CHARLESTOWN AFFORDABLE HOUSING BOND 2006-2007
Ballot Question and Town Council Resolution

1. JULY 24, 2006 Town Council approval of ballot question
   (ref. Town Council Minutes Book 28 page 283)
   "Shall the Town be authorized to borrow up to ONE MILLION DOLLARS ($1,000,000.00) for the purpose of funding affordable housing initiatives in the Town, consistent with the approved Charlestown affordable housing plan?
   (Approval of this question would authorize the Town to borrow up to ONE MILLION DOLLARS ($1,000,000.00) to fund various affordable housing initiatives.)"

2. SEPTEMBER 11, 2006 Town Council approval of Recommendation, Charlestown Affordable Housing Commission, Affordable Housing Bond Procedures.
   (ref. Town Council Minutes Book 28 page 315)

1. Resolution by the Town Council describes the purpose for the proposed bond expenditures and the procedures for approving those expenditures:

   A. Eight hundred thousand dollars ($800,000) to be used for the acquisition of land suitable for affordable rental housing for the elderly and the work force; Town Council will approve acquisition in accordance with Affordable Housing Land Acquisition Procedures. Any funds remaining after land acquisitions, until the balance remaining is inadequate for land acquisition, may be placed in the Restricted Fund.

   B. Two hundred thousand dollars ($200,000) to be placed in a Restricted Fund for Affordable Housing Initiative Grants, to be established by ordinance; Town Council will approve grants to non-profit agencies not to exceed fifty thousand dollars per project, in accordance with the Affordable Housing Initiative Grant Procedures.
      Grant applications will be accepted and reviewed on a quarterly basis by the Affordable Housing Commission and referred to the Town Council with recommendation for Town Council action. Projects must include one or more rental units restricted for at least 30 years, but preferably 99 years, to households of low or moderate income as defined by state and local laws. Approved grants shall be conditioned upon the approval of the comprehensive permit by the Planning Commission.

   2. Rationale: One of the most important housing needs in Charlestown is for safe and affordable year-round rental housing, especially for the elderly and for Town and local workers. This bond issue will address this specific need for affordable rental housing.
      The acquisition of land will position the Town to direct the development of elderly and/or workforce housing in partnership with the Washington County CDC or other non-profit agencies. The grant program will facilitate at least four additional rental housing proposals of a modest size and of a type and location acceptable to the Town. Since the grant applications will be limited to non-profits, all of the rental units produced will be affordable housing units.
      Limiting the projects supported by the bond issue to affordable rental units will ensure that the benefit of the housing generated extends to the largest number of residents, and is a renewable housing resource, servicing generations of Charlestown residents.

   3. Affordable Housing Land Acquisition Procedures, modeled on the Town’s Open Space Acquisition Procedures, to be developed and approved by resolution.

   4. Affordable Housing Initiative Grant Procedures to be developed and approved by resolution or adopted as part of the ordinance creating the Restricted Fund.
AFFORDABLE HOUSING LAND ACQUISITION PROCEDURES

Town of Charlestown

Adopted by the Charlestown Town Council on _________________

1. A “Confidential Declaration of Interest”, which is available at the Town Hall (Planner’s Office) and on the Town Website, is filled out. The form requires that the applicant confidentially give a general idea of their interest in an affordable housing project and asks for a main contact. The declaration form is immediately forwarded to the Town Planner, and then the Town Administrator.

2. The full Application form is also available at the Town Hall (Planner’s Office) and on the Town Website. The Planner will contact the interested applicant and help them to gather the information necessary to complete the application. The Planner may also ask other staff members (at his/her discretion) for assistance in the information gathering or application process. This process will naturally be confidential.

3. After the information is gathered and the application is complete, the application is forwarded to the Town Council.

4. After an initial review by the Council, the application may go to the Planning Commission, Affordable Housing Commission and/or the Conservation Commission, as deemed appropriate, for an advisory opinion.

5. The project would then be approved or disapproved by the Town Council.

(Ref. Appendix, Diagram 1: FLOWCHART, AFFORDABLE HOUSING LAND ACQUISITION PROCEDURES)

NOTE: If the Town approves the project the following documentation will also be required. This documentation may include but need not be limited to:

1. **Appraisal.** An appraisal of the fair market value of the property and/or the housing restriction interest, prepared by a certified appraiser.

2. **Title Affadavit.** Legal description of the property or the housing restriction interest to be conveyed and evidence of a clear, marketable, insurable title to the property prepared by a licensed attorney or by an approved title company.

3. **Survey.** A Class 1 survey prepared according to the minimum standards of the R.I. Board of Professional Land Surveyors. This plan shall identify all areas which are to be restricted for affordable housing purposes.

4. **Payment of Taxes.** Evidence of full payment of all taxes owed to the Town, unless specifically waived by the Town Council.

5. **Environmental Assessment.** An examination of the subject property to determine any places or areas from or at which a release of oil or hazardous materials has occurred or where a threat of such a release exists.
STRICTLY CONFIDENTIAL

Application No. __________
Date Rec’d. ___/___/_____

AFFORDABLE HOUSING LAND ACQUISITION
Town of Charlestown

AFFORDABLE HOUSING LAND INQUIRY
CONFIDENTIAL DECLARATION OF INTEREST
(Return to Town Clerk in a sealed envelope labeled “AFFORDABLE HOUSING INQUIRY: CONFIDENTIAL DECLARATION OF INTEREST”)

Name and Address of interested party:
Name: _______________________________________
Address: _______________________________________
_______________________________________
Telephone: ___________________(days)/_____________________(evenings)

Is the above party the owner of record of the subject property? ___YES   ___NO
If not, the owner of record must also sign below.

Will the above party be the main contact on the application? ___YES   ___NO
If not, the person authorized to discuss the application is:
Name: ______________________________  Telephone: _____________

Type of Project (check all that apply – if known):
___ Sale of Property  ___ Sale of Housing Restriction
___ Donation of Property  ___ Donation of Housing Restriction
___ Sale or Donation of Portion of Property for affordable housing
___ Purchase of land for an affordable housing construction project
___ Other: ________________________________________________

Subject Property:
Area of parcel: _____________________
T.A. Map:__________ Lot(s): ___________
Location/Description:_______________________________________

Signatures:
Owner of record: ____________________________________Date:__________
Applicant (if not owner): ______________________________Date:__________

To the Applicant: You will be contacted by the Town Planner. He/She can help you to provide more detailed information about the proposal (see application) and assist you in presenting the information to the Town. If you wish to track the progress of application, you may call the Planning Department at 364-1225.
Name and Address of Applicant:

Name: _______________________________________
Address: _______________________________________
_______________________________________
Telephone: ___________________(days)/_____________________(evenings)

Will the above party be the main contact on the application? ___YES   ___NO
If not, the person authorized to discuss the application is:

Name: ______________________________  Telephone: _____________

Type of Project (check all that apply – if known):

___ Sale of Property  ___ Sale of Housing Restriction
___ Donation of Property  ___ Donation of Housing Restriction
___ Sale or Donation of Portion of Property for affordable housing
___ Purchase of land for an affordable housing construction project by not-for-profit housing entity *(complete item #7.)*
___ Other: ________________________________________________

Property Data:

Area of Parcel: ___________________________
Location/Description: ___________________________
T.A. Map: __________ Lot(s): __________
(Attach Tax Assessor’s Map, highlighting subject parcel(s).)
Existing Buildings (if any): ___________________________
(Attach Tax Assessor’s Field Data records.)

1. General Suitability for Construction:
   a) Zoning Designation, including Overlay Districts:________________________
   ___________________________
   b) Flood Zone Designation, if applicable: ___________________________
   c) CRMC applicability: If coastal feature or SAM-plan designation subjects parcel to CRMC review, please describe feature or state if SAM-Plan designation is Self-Sustaining, Critical Concern, Built Beyond Carrying Capacity:___________
   d) Topography: Describe briefly the general topography of the subject property (attach contour map, e.g. USGS quadrangle): ____________________________
e) Wetlands: Does the property include areas of freshwater wetlands subject to D.E.M. control? Please describe the wetland area, including approximate location and area.

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

f) Soil Types: Please attach a copy of the soils map from the Rhode Island Soil Survey for the subject property, and a general analysis of soil types present and their suitability for construction.

g) Existing Vegetation: Please describe briefly the existing vegetative cover on the subject property. ___________________________________________________________________

_________________________________________________________________

_________________________________________________________________

h) Groundwater: Have any water table/percolation tests been performed on the subject property? If yes, please attach copies of test results. _________ Is there an existing well on the property? If yes, please describe the well type, depth, flow, and attach any reports pertaining to the well or to the water quality of well water.

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

i) Other: Please describe any other features of the subject parcel that impact favorably or unfavorably on its suitability for construction (other than those described in items #3-6 below): ________________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

2. Base Potential for Housing Development: The subject parcel, if developed in accordance with existing zoning and subdivision regulations, would generate approximately _______ conventional dwelling units. (Please attach a yield plan that supports this statement.)

3. Proximity to Arterial Roads/ Village Centers/ Employment Centers: Please describe the subject parcel’s suitability in this regard. _________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

4. Proximity to Protected Land or to Surface Water Bodies: Does the property abut surface water bodies or areas protected from future development by public or private organizations? YES NO If YES, please identify plat and lot and describe protection and organization. ________________________________

_________________________________________________________________

_________________________________________________________________
5. **Ecologically Significant Habitat:** Does the property in question support such habitat?  
___YES  ___NO  If YES, please describe: _______________________
________________________________________________________
________________________________________________________

6. **Historic/cultural/scenic qualities:** Please describe historic/cultural/scenic qualities of the site.  
________________________________________________________
________________________________________________________

7. **Construction Project Overview:** If land is to be purchased as part of an affordable housing construction project, please attach a brief project description and development pro forma for sources and uses.

SUBMITTED this ______ day of _____________, 20_____.

Applicant: _____________________________________________

(Print name): ___________________________________________
1. A “Confidential Declaration of Interest”, which is available at the Town Hall (Planner’s Office) and on the Town Website, is filled out. The form requires that the applicant confidentially give a general idea of their interest in an affordable housing project and provide a contact information. The declaration form is immediately forwarded to the Town Planner.

2. The full Application form is also available at the Town Hall (Planner’s Office) and on the Town Website. The Planner will contact the interested applicant and will serve as the contact person throughout the information gathering process. This process will naturally be confidential.

3. After the information is gathered and the application is complete, the application is forwarded to the Town Administrator and becomes a public record.

4. After the initial review by the Planner and Town Administrator, the application will be referred to the Affordable Housing Commission for an advisory opinion.

5. The grant application and advisory opinions will then be submitted to the Town Council for consideration.

6. Applications will be accepted on a continual basis and will normally be reviewed within sixty (60) days of receipt of a completed application and all required documentation. If, at any point in time, the total of the grant requests in pending applications exceeds fifty per cent (50%) of the available funds, the Town reserves the right to consider applications in a competitive review process.

7. Applications must be from non-profit organizations and must include rental unit development. They will be reviewed according to the following criteria:
   - Verifiable value of proposed property and feasibility of financing
   - Suitability of land or properties identified for acquisition and development in the proposal
   - Likelihood of applicant to proceed quickly to construction
   - Applicant’s capacity to undertake the project
   - Cost-effectiveness of project
   - Length of term of affordability restrictions
   - Ratio of low and moderate income units to total units
   - Diversity of units and households to be served
   - Such other criteria as may be developed to better fulfill the goals of the Town’s approved Affordable Housing Plan

8. The Town Council will have the sole authority to reject or to approve the grant application, subject to the availability of funds. If approved, the Town Council will issue a commitment letter which includes all of the conditions to be met before the disbursement of the grant funds.

(Ref. Appendix, Diagram 2: FLOWCHART, AFFORDABLE HOUSING NON-PROFIT INITIATIVE GRANTS)
Affordable Housing Commission Town of Charlestown
Non-Profit Initiative Grant Program

CONFIDENTIAL DECLARATION OF INTEREST
(Return to Town Clerk in a sealed envelope labeled “AFFORDABLE HOUSING GRANT INQUIRY: CONFIDENTIAL DECLARATION OF INTEREST”)

Name and address of eligible non-profit:

Name: _______________________________________

Address: _______________________________________

Telephone: ___________________(days)/_____________________(evenings)

Email: ________________________________________

Is the above party the owner of record of the subject property? ___YES   ___NO
If not, the owner of record must also sign below.

Will the above party be the main contact on the application? ___YES   ___NO
If not, the person authorized to discuss the application is:

Name: ______________________________  Telephone: _____________

Type of Project (check all that apply – if known):

___ All low-mod housing   ___ Some low-mod housing
___ All rental housing   ___ Some rental, some home ownership
___ Elderly housing   ___ Special Needs Housing
___ Other (Describe): _______________________________________

Subject Property:

Area of parcel: _____________________
T.A. Map:__________ Lot(s): ___________
Location/Description:_______________________________________

Signatures:

Owner of record: ____________________________________Date:__________

Applicant (if not owner): ____________________________Date:__________

To the Applicant: You will be contacted by the Town Planner. He/She can help you to provide more detailed information about the proposal (see application) and assist you in presenting the information to the Town. If you wish to track the progress of application, you may call the Planning Department at 364-1225.
APPLICANT INFORMATION

Name of Organization: ___________________________________________

Contact Person: ___________________________________________

Address: ___________________________________________

City/Town, State, Zip: ___________________________________________

Phone: __________________________ Fax: ____________________________

Email: ___________________________ Tax ID#: ________________________

Amount Requested (not to exceed $50,000): $____________________________

Total Project Cost: $____________________________

Current Property Information:

Address of Site: ______________________________________________

Plat(s)#: _______ Lot(s)#: ____________ Census Tract: ____________

Current Owner: _______________________________________________

Property: Existing Property _______ Undeveloped Land ______

1 Unit __ 2 Unit __ 3 Unit __ 4 Unit or more __

If existing: Single structure: _____Y _____N No. Buildings: ____________

Current estimate of Value (Total): $____________________________
### Physical Description Overview

<table>
<thead>
<tr>
<th></th>
<th>No. of Units Rental</th>
<th>No. of Units Ownership</th>
<th>No. of Occupants Rental</th>
<th>No. of Occupants Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Needs</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Low-Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Central Heat: _____Y _____N  Multi-Family- No. of Systems: ____

Other Information: (i.e., mixed-use facilities, other information, etc.)
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

### Site Characteristics

Utilities:
- Public Sewer  Y__ N__
- Private Septic Y__ N__
- Public Gas    Y__ N__
- Electricity   Y__ N__
- Public Water  Y__ N__
- Private Water Y__ N__
- Propane Gas   Y__ N__
- Street Access Y__ N__

### NUMBER OF UNITS

<table>
<thead>
<tr>
<th></th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Duplex</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multi-Family (per building)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**TYPE OF HOUSING PROPOSED (must include rental):**

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>% Total Units</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income</td>
<td>______</td>
<td></td>
</tr>
<tr>
<td>Elderly Housing</td>
<td>______</td>
<td></td>
</tr>
<tr>
<td>Special Needs</td>
<td>______</td>
<td>_____________________</td>
</tr>
<tr>
<td>Other Housing</td>
<td>______</td>
<td>_____________________</td>
</tr>
<tr>
<td>Low Income</td>
<td>______</td>
<td></td>
</tr>
</tbody>
</table>

Total Number of Tenants: ______________

Will the proposed development displace current residents? ______________
If so, how many households will be displaced? ______________
Briefly describe efforts planned to relocate these families:

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

**PROPOSED DEVELOPMENT CHARACTERISTICS**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number of Units:</td>
<td>______</td>
</tr>
<tr>
<td>Single Structure:</td>
<td>___Y ___N</td>
</tr>
<tr>
<td>Number of structures to be used as Housing:</td>
<td>______________</td>
</tr>
<tr>
<td>Total square footage of each existing or proposed building:</td>
<td></td>
</tr>
<tr>
<td>Building 1:</td>
<td>______</td>
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<tr>
<td>Building 2:</td>
<td>______</td>
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<tr>
<td>Building 3:</td>
<td>______</td>
</tr>
</tbody>
</table>

(If more information is warranted please use additional page to describe)

Total land square footage of project: ______________

Identify each lot size: Lot 1: ______ Lot 2: ______ Lot 3: ______

(If more lots are involved, please include map)
Are further actions necessary to comply with zoning and environmental regulations?

- **Zoning:**  Y__ N__
- **Building Restriction Use:**  Y__ N__
- **Subdivision:**  Y__ N__
- **Flood Plain:**  Y__ N__
- **ISDS Approval:**  Y__ N__
- **CRMC:**  Y__ N__
- **Site Plan Review:**  Y__ N__
- **Hazardous Substances:**  Y__ N__

If yes to any above, describe actions to be taken to comply with regulations:
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Note: For properties with existing ISDS, attach documentation of ISDS approval.

If existing structures, are there any known lead issues?  Y__ N__

**Financial Information and Development Cost Outline:**

**Proposed Income:**

- Number of tenants with income less than 50% median income:  __________
- Number of tenants with income less than 50%-60% median income:  __________
- Number of tenants with income less than 60%-80% median income:  __________

- Total number of tenants:  __________

**Proposed Income and Expenses (for proposed rental developments only)**

<table>
<thead>
<tr>
<th>Type of Unit</th>
<th># Units</th>
<th>Rent/Unit</th>
<th>Total rent/month</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Bedroom</td>
<td>_____</td>
<td>________</td>
<td>________________</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>_____</td>
<td>________</td>
<td>________________</td>
</tr>
<tr>
<td>Type of Unit</td>
<td># Units</td>
<td>Rent/Unit</td>
<td>Total rent/month</td>
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<tr>
<td>2 Bedroom</td>
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<tr>
<td>3 Bedroom</td>
<td>______</td>
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</tr>
<tr>
<td>4 Bedroom</td>
<td>______</td>
<td>________</td>
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</tr>
<tr>
<td>Other</td>
<td>______</td>
<td>________</td>
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<tr>
<td>Totals:</td>
<td>______</td>
<td>________</td>
<td>________________</td>
</tr>
</tbody>
</table>

- Less Vacancy Rate at 5% ________________
- Plus Other Income ________________
- Effective Gross Income ________________
- Less Annual Operating Expenses ________________
- Net Operating Income ________________
- Income Available for Debt Service ________________

**Proposed Financing**

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>AMOUNT</th>
<th>INTEREST RATE</th>
<th>TERM</th>
<th>PAYMENT</th>
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Total Estimated Cost: $ ______________________

Estimated Cost of Development

1. Site Acquisition $ ______________________
2. Construction/Rehab $ ______________________
3. Non-Construction Development Costs $ ______________________

**TOTAL COSTS:** $ ______________________

Additional Information:

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Charlestown Affordable Housing Commission: Bond Procedures Guide – A Compilation
Page 14 of 18 pages
ATTACHMENTS: ALL OF THE FOLLOWING ARE REQUIRED

Resume of Sponsor to include:
1. Brief statement of purpose/history of organization
2. Brief description of track record and impact on the community
3. Staff capacity to accomplish the project
4. Confirmation of 501(c)(3) IRS status for non-profit corporations
5. Financial statement of sponsor

Narrative description of the proposed project describing:
1. Current ownership and condition of property
2. Current occupancy
3. Project objectives and beneficiaries of the proposal
4. Length of affordability and term and method of assuring affordability

Location map of the site to include at least the surrounding 1 mile showing the locations of schools, shopping centers, parks and other prominent land uses.

Evidence of site control (option contract or deed) or of a preliminary discussion with the owner of the site that the site is available at an established price.

Review will not be initiated until all required information is received. The Town of Charlestown reserves the right to require any additional information under the regulations in order to process applications under this program.

I verify that the information in this application is true and correct. I understand that false statements herein are subject to the penalties of Rhode Island Law relating to unsworn falsification to authorities.

Signature: ______________________  Date: _______________
Name: __________________________  Title: _______________
CONFIDENTIAL DECLARATION OF INTEREST (sealed)

Applicant submits sealed Confidential Declaration of Interest to Town Clerk. Town Clerk forwards to Town Planner and Town Administrator.

APPLICATION COMPLETED

Applicant completes full application in cooperation with Town Planner. (Confidential process.)

COMPLETE APPLICATION PRESENTED TO TOWN COUNCIL

Complete application is presented to the Town Council for initial review.

COUNCIL MAY SEEK ADVISORY OPINIONS

Council may seek advisory opinions from AHC, Planning and/or Conservation.

COUNCIL APPROVES OR REJECTS APPLICATION

Town Council approves or rejects application; if approved, commitment letter lists conditions of approval.
APPENDIX: DIAGRAM 2:
FLOWCHART, AFFORDABLE HOUSING NON-PROFIT INITIATIVE GRANTS

Applicant submits sealed Confidential Declaration of Interest to Town Clerk. Town Clerk forwards to Town Planner.

Applicant completes full application in cooperation with Town Planner. (Confidential process.)

Complete application is presented to the Town Administrator and becomes a public record.

Application is referred to AHC for advisory opinion. Application and advisory opinion are presented to Town Council for review.

Town Council approves or rejects application; if approved, commitment letter lists conditions of approval.