
SMOC

South Middlesex Opportunity Council, Inc.
300 Howard Street, Framingham, MA 01702



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Background and Overview

The South Middlesex Opportunity Council, Inc.

In its 37th year of providing quality health and human services to thousands of families and individuals, the South Middlesex Opportunity Council, Inc. (SMOC), with headquarters in Framingham, Massachusetts, is a private non-profit corporation that operates as the Community Action Agency for the greater Metrowest and Blackstone Valley areas. Since its inception in 1966, SMOC's goal has been to improve the quality of life for low-income people by working with the community to effect social, individual and family change. Based on its original mandate as cited in the Federal Economic Opportunity Act of 1964, SMOC's purpose is to mobilize and utilize both public and private resources to advocate for, and meet the needs of low-income people. To achieve this goal, SMOC (1) organizes, represents and advocates for low-income people in order to attack and eradicate the causes of poverty; (2) provides direct services to low-income people designed to improve their quality of life; and (3) fosters community development through housing and economic development programs.

Mission: Improve the quality of life for low income people by working with the community to affect social, individual and family change



Over the years, this advocacy has taken the form of a wide range of programs addressing the problems which most seriously affect poor people including day care, and preschool education, employment training and placement, housing, addiction mental health, women's protective services, nutrition, energy and weatherization, legal services, services for the elderly, emergency shelter, as well as community organizing around health care, housing, rising energy costs, and banking services. SMOC provides all services without regard to race, religion, color, sex, national origin, handicap, or sexual preference.

Essential to the effectiveness of SMOC is the involvement of various segments of the community in the policy and decision-making process of the organization. To ensure this participation, one-third of the SMOC Board is comprised of low-income representatives in the community, another one-third are chief elected officials of each community or their appointed representatives, and the remaining one-third are representatives of the private sector of the community. SMOC's current Executive Director, James T. Cuddy, has been leading the council since 1985.

Background and Overview (Cont'd)

The South Middlesex Non-Profit Housing Corporation (SMNPHC)

In 1986, SMOC created a subsidiary, the South Middlesex Non-Profit Housing Corporation, to address the need for safe, affordable, and decent housing for low-income families, individuals, and disabled adults. The **chief mission** of the Housing Corporation is to preserve and improve existing affordable housing and develop new housing choices for low and moderate income residents. SMOC's Housing Corporation has demonstrated an imaginative approach to regional housing needs by integrating human services with rental units serving individuals and families while providing decent safe and affordable housing.

The **primary goals** of the Housing Corporation are to:

- Advocate and expand the supply of affordable units for individuals and families
- Promote community economic development initiatives and neighborhood revitalization
- Provide tenants with education and training for home ownership
- Own, develop, and manage the agency's real estate portfolio

The Housing Corporation owns, develops and manages a significant real estate portfolio, currently consisting of 118 buildings and 1,181 units.

In its 18 year history, it has developed strong and valued partnerships with private lending institutions, state and federal agencies, as well as the communities within which it operates.

The Corporation has created a development team staff with extensive experience in housing and community development. Charles Gagnon, the Chief Operating Officer, heads SMOC housing with Jim Cuddy serving as the Executive Director and Joyce Giacomarra as the corporation's Chief Financial Officer. Additional and key development and operations staff, include Rene' Kahlau, the Director of Development, Jeffrey Handler, Director of Economic Development and the Director of Housing Operations, Darlene Assencoa Mazurek and Ken Wolanin, Director of Construction and Property Services.



Real Estate Portfolio

<u>Town</u>	<u># of Buildings</u>	<u># of Units</u>	<u>Town</u>	<u># of Buildings</u>	<u># of Units</u>
Framingham	60	523	Marlboro	6	74
Natick	2	18	Waltham	3	11
Hudson	4	28	Northbridge	21	98
Charlton	2	16	Ashland	2	19
Medway	1	14	Palmer	2	35
Hardwick	1	14	Easthampton	3	47
Millbury	3	29	Worcester	5	148
Hopkinton	1	34	Fitchburg	1	55
Oakham	1	18			

Project Mission / Target Population

Project Mission

To create and produce 24 new units of “service enriched” affordable housing for homeless and formerly homeless individuals. Identify a development project that will allow SMOC’s Continuum of Care and Housing to deliver integrated supportive services to meet their special needs and move participants toward greater self-sufficiency to secure permanent housing and employment.

Target Population

Single adult populations who are graduates of SMOC’s shelter programs and other area programs that are able and willing to work toward achieving self-sufficiency. All residents must participate in SMOC’s Sober Housing Program and adhere to an Individual Service Plan (ISP).

Income Targeting

- 30% to 50% of the Area Median Income (\$15,600 - \$25,950)*

“The Opportunity”

*“The Irving House”
Framingham*



- *Substandard and non-conforming building*
- *Eyesore and neighborhood nuisance / Unhappy Neighbors*
- *Distressed landlord renting to offenders and parolees*
- *Located in historic district, containing residential and retail establishments*
- *No sprinkler or fire suppression system*
- *18 separate antiquated oil furnaces*

Development Strategy / Actions (Hi-Level)

- *Assign and assemble Development and Design Team*
 - *Charles Gagnon - SMOC Housing C.O.O.*
 - *Rene' Kahlau - SMOC Housing Director of Development (Project Manager)*
 - *James Hanrahan - Real Estate/Development Attorney*
 - *Greg Zorzi - Studio One Architects*
- *Finalize design parameters - 24 Total Units*
 - *9 One-Bedroom apartments*
 - *15 Single Room Occupancy Units with Kitchenettes*
 - *Common Living Room and Dining Room*
- *Determine Development Budget & Schedule*
 - *Involve contractors and subs for input*
 - *Model different scenarios*

<i>Acquisition</i>	<i>\$ 165,000</i>
<i>Construction Costs</i>	<i>\$1,463,480</i>
<i>Soft Costs</i>	<i><u>\$ 250,520</u></i>
<i>Total Budget</i>	<i>\$1,879,000</i>

- *Develop Permitting Strategy to address Zoning and Regulatory Issues*
 - *SMOC's General Counsel (Real Estate Law Specialist) provides legal leadership to Development Team*
 - *Dover Amendment - provides non-profit educational corporations certain protections in locating shelters or group homes*
 - *Architect determines code and construction relief items proposed by Team.*
 - *Development Team pro-actively engages appropriate city permitting departments and city officials in order to obtain required support and approvals*

Development Strategy / Actions (Hi-Level)

- *Identify and obtain sources of funds*
 - *Framingham Cooperative Bank - Permanent Mortgage* \$325,000
 - *Federal Home Loan Bank AHP Grant* \$ 96,000
 - *DHCD Housing Stabilization Fund Grant* \$750,000
 - *Community Economic Development Assistance Corp. Grant* \$500,000
 - *Mass Lead Abatement Program Grant* \$ 60,000
 - *SMOC Energy Grant* \$108,000
 - *Owners Equity* \$ 40,000
 - \$1,879,000*

Total Development Cost per Unit = \$78,291
Construction Cost per Unit = \$60,978
Construction Cost per Square Foot = \$132

- *SMOC Housing Program Manager assigned to oversee and manage all aspects of the project*
- *Implement Formal Bid Process*
 - *General Contractor Selected - Women's Business Enterprise (N.L. Construction)*
 - *Abatement - Women's Business Enterprise (Mercury Technical Services)*
 - *HVAC Subcontractor - Minority Owned Firm (Brantley HVAC)*
- *DHCD assigns their own Architect to oversee the project project*
- *Project Completed 4 months early (8 month completion vs 12 month plan)*
- *Project completed on budget*
- *Upon completion, SMOC Housing Operations Group responsible for Rent-up and property management*
- *SMOC Housing Maintenance Organization assumes all maintenance responsibilities*

Project Completion

*“The Irving House”
Framingham, MA*



- *Gut Rehab creating fully appointed units with generous common and social areas*
- *Handsome reconstruction of historic exterior envelope*
- *State-of-the art fire detection and suppression system*
- *Program office and residential manager on site*
- *State-of-the-art Fire Detection and Suppression Systems*
- *NStar and DOE Hi-Efficiency Energy Upgrades*
 - *Features Four(4) R7 Hi Efficiency (92+%) FHW Gas Boilers*
- *Lead Paint & Asbestos Free*
- *Linkage to other SMOC Programs and Services*

Project Completion (Cont'd)



Common & Social Areas

