



September 19, 2024

Zoning Board of Appeals  
Town of Dennis  
685 Route 134  
South Dennis, MA 02660

Re: 1 Love Lane – Housing Assistance Corporation and HAC Love Lane LLC  
Planning Board Appeal of Issuance of Building Permit

Dear Members of the Zoning Board of Appeals:

The Building Permit issued to Housing Assistance Corporation (“HAC”) for the proposed Family Shelter Education Program at 1 Love Lane should be unconditionally affirmed. This letter is submitted by counsel to HAC and addresses the educational program planned for 1 Love Lane, why such program is entitled to protection under General Law chapter 40A, section 3, known as the “Dover Amendment,” why the building commissioner’s Dover determination was not timely challenged, and why conditions purportedly imposed by the Planning Board under a “Special Review” procedure are constitutionally and statutorily impermissible. While the conditions are impermissible, the letter will also try to address and allay some of the concerns that were reflected in the conditions. HAC, through its general counsel Robert Brennan, and its outside counsel Peter Freeman of the firm Moriarty, Bielan & Malloy, and Daniel Dain of Dain Torpy, will appear before this board at its publicly noticed hearing on September 23, 2024 to address any questions the board may have. HAC will also be filing a complaint against the Planning Board this week, alleging that its decision to impose conditions was impermissible.

The appeal before this board was initiated by the Dennis Planning Board on August 21, 2024. That appeal asserted two grounds:

1. The Building Commissioner’s determination that the project is an exempt use under the Dover Amendment, M.G.L. c. 40A, s. 3 and only subject to Special Review under Section 2.2.2 of the Town of Dennis Zoning Bylaws was erroneous; and
2. The Building Commissioner’s failure to include the conditions voted by the Planning Board on 7/22/24 as part of the permit issued on 7/29/24 was improper.

Those conditions were never reduced to writing, shared with HAC, or filed with the Town Clerk, but based on the transcript from the July 22, 2024 Planning Board hearing, the purported conditions were:

1. Lot owner shall apply for all required permits and will comply with the intent of the Dennis Stormwater Bylaw, all requirements of the Dennis Conservation Commission, and Board of Health, and any other permits that are required.

2. Lot owner shall submit to the Planning Board a campus plan to improve the internal pedestrian circulation, recreational accommodations, and landscaping for review and approval of the Planning Board before residents occupy the building.
3. An emergency access and response plan shall be reviewed and approved by the police and fire chiefs of Dennis and Harwich before residents occupy the building.
4. The family shelter shall not generate new light, noise, litter, odor, or other sources of nuisance. Any new lighting shall be restricted to downward, shielded, motion sensitive security lighting that is dark sky compliant.
5. Maximum number of residents shall be 177 regardless of age, or the applicant must file and receive a groundwater discharge permit from the Massachusetts Department of Environmental Protection.
6. Maximum daily septic flow as calculated under Massachusetts Title 5 shall be less than 10,000 gallons, or the applicant must file and receive a groundwater discharge permit from the Massachusetts Department of Environmental Protection, provided however the occupancy of the building may be allowed prior to the issuance of the groundwater discharge permit if allowed by the Department of Environmental Protection.
7. Lot owner shall erect a six-foot high fence around the perimeter of the property.
8. A joint meeting before residents occupy the building is required with Housing Assistance Corporation, and the Department of Public Works, Engineering, Conservation, Water, Building Health, School Department, police and fire department to be coordinated through the Planning Department.
9. Lot owner shall provide a complete, updated stormwater management report.
10. Lot owner shall be required to have 24-hour onsite security.
11. Lot owner shall provide an updated traffic impact study including:
  - a. The effect of pedestrian and traffic safety on Main Street Extension,
  - b. Possible necessity for sidewalks on Main Street Extension,
  - c. Effect on public transportation as discussed at previous meetings in relation to services such as DoorDash, Uber, etc.,
  - d. Additional traffic related to schools,
  - e. And the dangerous intersection of Main Street Extension and Depot Street, possible improvements.
12. Fencing shall be increased along Main Street Extension, including possible gating.

These conditions were purportedly issued by the Planning Board via “Special Review,” applicable only to Dover-protected institutions under section 2.2.2 of the zoning bylaws. The bylaws define “Special Review” as “A review conducted by the Planning Board of proposed improvements, alterations or development of land or buildings by public or private organizations (i.e. religious and municipal) not subject to Site Plan Approval requirements of the By-Law.” The bylaws provide no standards for the Special Review, and no procedure for applying for the review. It does not take the form of a zoning entitlement such as a special permit, variance, or finding under section 6 for expansions of lawfully nonconforming uses or structures. And by its terms, is not site plan review.

These conditions, of course, relate to HAC's proposed use of an existing nursing home facility at 1 Love Lane in Dennis for its program of providing educational training for the unhoused population of HAC's service community as they transition to housing. The program provides short-term housing to its residents ancillary to the primary education mission of teaching those in need life skills and how to secure and remain in long-term housing, a critical need on the Cape. Notably, the plans do not call for changes to the building itself. This matter relates only to the change, from nursing facility to the family shelter. Building height, setback, and floor area ratio are not changing. Rather, HAC plans a program of educational training that was described in a letter, with attachments, from HAC to the town Building Commissioner and Town Planner. The program is mandatory for all residents of the facility. The training focuses providing the participants with those skills necessary to securing and maintaining housing, and participating meaningfully in the community, including skills related to hygiene and parenting, housekeeping, financial literacy and management, housing search, and filling out forms (such as for housing and medical assistance). The program will comply with Massachusetts Department of Housing and Livable Communities mandates. The residents do not pay rent as the focus is on moving participants to permanent housing, and helping families become independent and productive members of society. More broadly, the goals for the program include:

- Teaching residents to plan menus, shop for items, to determine the nutritional value of food and to cook as ability allows; sharing meals as a community is encouraged.
- Teaching skills tailored to individual needs that will make them more job-ready by providing computer training, teaching them to access the internet to search for jobs, housing and support. They learn to fill out on-line job applications and other forms as well as send and receive e-mail.
- Providing transportation to doctor appointments, support meetings, to and from work and wherever else necessary to help residents attain their goals and objectives.
- Encouraging residents to deal with medical problems and obtain psychological counseling if required; and
- Encouraging all participants to work in some capacity; if not a paying job, then they are shown ways to volunteer around the house or in the community. Working and accomplishing tasks is an important step in rebuilding self-worth.
- Creating a welcoming and inclusive community setting.

Providing support and encouragement that there is hope of a better future. Teaching basic life skills as described above.

As with HAC's current programs that will be relocated to Love Lane, all participants residing at the Love Lane property will be required to complete a Participation and License Agreement. Attached as Exhibit 1. This Agreement obligates program participants to abide by the rules and regulations of the premises, and to abide by the Service Plan (also referred to as the Re-Housing Plan) for each participant household. Each Service/Re-Housing plan specifies the curriculum that program participants are required to participate in each month. An example of an individualized Service/Re-Housing Plan is attached as Exhibit 2. As specified in the Participation and License Agreement:

[e]ach failure to abide by the provisions of the Service Plan shall be considered a violation of the rules and regulations . . . Failure to abide by the[] rules and regulations shall be cause for revocation of the[] Participation and License Agreement . . . [and] [i]f terminated, HAC will require that the Participant immediately vacate the premises together with all family members and remove all personal belongings.

The rehousing and housing stabilization curriculum that HAC will continue at Love Lane includes an extensive “Ending Homelessness Course,” a “Housing Search Workshop,” and a course entitled “Money Matters.” These program curriculum were submitted to the Town and Planning Board, and are attached below as Exhibit 4-C, Exhibit 4-E and Exhibit 7.

In light of HAC’s program for its intended use at Love Lane, on August 29, 2023, the Building Commissioner issued a determination that HAC’s proposed program is a Dover Amendment-protected use. See Exhibit 3. The determination indicated that HAC must obtain “Planning Board Special Review pursuant to Section 2.2.2 of the Town of Dennis Zoning Bylaws.” From there, HAC has now spent more than a year trying to work cooperatively with the town. Here is a summary of those efforts:

1. Due to the fact that there are no provisions or explanations in the Zoning Bylaws or elsewhere as to the process or standards for such Special Review, Mr. Freeman spoke to Building Commissioner Fowler who indicated that HAC should request informal Staff Review followed by a meeting with the Planning Board. By letter to Mr. Fowler dated January 24, 2024, HAC requested the same. See copy included herewith as Exhibit 4.
2. On or about February 26, 2024, HAC applied for a Building Permit for the interior renovations to the building (the only renovations being proposed).
3. Subsequently, on February 8, 2024 and March 21, 2024, HAC attended informal Staff Review meetings with Town departments and staff. As part of this process, HAC provided the following documents. Among other things, HAC provided a Traffic Impact Analysis prepared by Jeffrey S. Dirk, P.E., PTOE, FITE of Vanasse & Associates, Inc. dated March 13, 2024 and a Memorandum on the septic system prepared by Kevin Klein, P.E. of Stantec dated February 15, 2024; see copies included herewith respectively as Exhibit 5 and Exhibit 6.
4. On April 1, 2024, the Planning Board held a public meeting for Special Review where HAC presented its proposal. The Board asked certain questions and raised certain concerns and continued the meeting until May 6, 2024; with the assent of HAC, the meeting was instead continued to and held on May 20, 2024.
5. HAC submitted additional materials, including the materials listed above describing the Educational Program as well as a copy of the “Housing Search Workshop” and addressed concerns that had been raised via submissions dated April 24, 2024 and April 27, 2024. Respectively, Exhibit 7 and Exhibit 8.
6. At the May 20, 2024 Planning Board meeting, HAC presented its materials and responses, and answered questions; and there was also public comment.

7. At the May 20, 2024 meeting, Town Attorney Amy Kwesell advised the Board unequivocally that the Family Shelter met the criteria under the relevant case law as an exempt educational use under the Dover Amendment; that it was not their role to review or decide on the educational use; rather, it was up to the Building Commissioner to decide; and that Mr. Fowler had made the positive determination on the question in consultation with Ms. Kwesell as town counsel (as described above).
8. At the May 20, 2024 meeting, the Planning Board then closed public comment, and closed the Special Review. With regard to Section 2.2.2 of the Zoning Bylaw, the Board made no findings pursuant to the Special Review; they made no recommendations or conditions; they simply concluded the Special Review process.
9. Separately at the May 20, 2024 meeting, the Board then voted to appeal the August 29, 2024 determination on the educational use; to refer the matter to the Cape Cod Commission for potential review as a Development of Regional Impact and also, to obtain outside counsel separate from Town Counsel to represent them. The Cape Cod Commission subsequently voted to decline receipt of the Planning Board's referral as the proposed use by HAC did not raise any concerns that would justify Commission review as a Development of Regional Impact.
10. At a meeting held on July 22, 2024, without notice to HAC, the Planning Board discussed the Family Shelter again and voted to appeal the Building Permit even though it was not yet issued, and voted in favor of certain conditions to be imposed on the Family Shelter; but no written decision or document was filed with the Town Clerk or shared with HAC.
11. On August 5, 2024, without notice to HAC, the Planning Board discussed the matter again but continued any action until August 19, 2024.
12. On August 19, 2024, the Planning Board voted to appeal the issuance on July 29, 2024 of the Building Permit and voted in favor of additional conditions to be imposed; and again, there was no written decision or document filed with the Town Clerk.

This brings us to the two issues before this Board: did the Building Commissioner properly find that HAC's program is Dover-protected, and may the Board impose the conditions orally proposed by the Planning Board? The answer is that the Building Commissioner's decision should not be disturbed and, as a Dover-protected use, HAC's program cannot be conditioned as sought by the Planning Board.

***The Building Commissioner's Dover determination should not be disturbed.***

Most fundamentally, this board should not be heard to challenge that determination, as the Commissioner's August 29, 2023 determination – made more than one year ago – was not appealed. General Law chapter 40A, section 15 mandates appeals from zoning administrator decisions be taken within 30 days. The Planning Board here is a year late, and this board does not have jurisdiction at this stage to reconsider the Commissioner's determination.

But, that determination was also correct. The law on the scope of the Dover Amendment as applied to educational training programs that provide ancillary housing is laid out in great detail

in this week's letter from the Attorney General to this board. Attached as Exhibit 9. The best test of this is by comparing HAC's programs to those whose Dover-protected status has been recognized by the courts. Some of these cases are laid out in the Attorney General's letter and will be familiar to Dennis town counsel: *Brockton Coalition for Homeless v. Tonis* (Mass. Super. Ct. Mar. 5, 2004), *Stanley Street Treatment and Resources, Inc. v. City of Fall River* (Mass. Super. Ct. Jan. 3, 2024), *McLean Hospital Corp. v. Town of Lincoln*, 483 Mass. 215 (2019); *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869 (1980). There are others not cited in the letter, including *Gardner-Athol Area Mental Health Ass'n, Inc. v. Zoning Bd. of Appeals of Gardner*, 401 Mass. 12 (1987). What these cases all share is that when an organization's mission is to provide residents with life skills and transition to permanent housing, the predominant use is considered educational, and protected by the Dover Amendment, even if the organization ancillary provides housing for its program participants. The Building Commissioner's finding was, therefore, the right one.

The Building Commissioner's Dover determination was also implicitly acknowledged and accepted when the Planning Board, without reservation, took jurisdiction over the proposed change of use, and attempted to apply "Special Review" under section 2.2.2 of the bylaw, applicable only to Dover-protected uses. The problem, however, is in the entirely discretionary nature of the review itself.

***The Special Review process fails as it is standardless, not recognized by the Zoning Act, and impermissibly endeavors to provide discretionary review of a Dover-protected use.***

Fundamental to our federal and state Constitutional right to due process, government may not exercise its powers without standards. Put another way, those who seek a recognition of their rights before governmental bodies, must be given standards in advance to try to meet. Exercises of such governmental power, without duly adopted standards, is invalid. So has held the Supreme Judicial Court in cases like *Board of Appeals of Hanover v. Housing Appeals Committee*, 363 Mass. 339, 363-64. (1973), which observed that decisions rendered under statutes that provided no standards are necessarily "arbitrary and capricious," and are unconstitutional under both the Fourteenth Amendment of the U.S. Constitution and article 10 of the Massachusetts Declaration of Rights (although in that case, the court held that the standards in chapter 40B are not unconstitutionally vague). See also *Daddario v. Cape Cod Com'n*, 56 Mass. App. Ct. 764, 769-770 (2002). Similarly, the Supreme Judicial Court wrote in *Caswell v. Licensing Com'n for Brockton*, 387 Mass. 864, 873 (1983):

Vague laws violate due process because individuals do not receive fair notice of the conduct proscribed by a statute, *Papachristou v. Jacksonville*, 405 U.S. 156, 162 (1972), and because vague laws that do not limit the exercise of discretion by officials engender the possibility of arbitrary and discriminatory enforcement. [Citing *Grayned v. Rockford*, 408 U.S. 104, 108-109 & n. 4 (1972)].

Here, the bylaws provide no standards for "Special Review." The exercise of power thereunder is necessarily arbitrary and capricious and a violation of due process.

The special review procedure is also not authorized by General Law chapter 40A. The Zoning

Act authorizes very specific zoning entitlements that a property owner may seek, including permission to expand a lawfully pre-existing nonconforming use or structure (section 6), authorization to exceed use or dimensional restrictions (variances under section 9), and approval for certain regulated uses (special permits under section 10). The courts have held that municipalities may not otherwise regulate the use of land. *See generally Britton v. Zoning Bd. of Appeals of Gloucester*, 59 Mass. App. Ct. 68, 73 (2003); *MacGibbon v. Bd. of Appeals of Duxbury*, 356 Mass. 635, 639 (1970). The one exception recognized by the courts has been site plan review, which is outside the Zoning Act, but nevertheless has received court blessing because of its long-time use by municipalities (more than 50 years), recognized parameters, and limitations to aesthetics and environmental impacts. *Osberg v. Planning Bd. of Sturbridge*, 44 Mass. App. Ct. 56, 57 (1997). Importantly, site plan review cannot be denied.

But “Special Review” under section 2.2.2 is not site plan review. In fact, it is not anything. Neither the bylaws nor the town provide any guidance on how to actually apply for Special Review; there is no application. This is not in the form of a zoning entitlement or anything that looks like an application for a section 6 finding, variance, special permit, or site plan review. In fact, as described above, the Dennis Building Commissioner just suggested to HAC that it request a meeting with the Planning Board. And when the Planning Board purported to adopt conditions it wanted applied to HAC, it did not put them in writing and did not file them with the town clerk, as would be required if this were a legitimate zoning entitlement. In short, “Special Review” does not exist under the Zoning Act. It is impermissible as a matter of state law.

It also may not be applied to a Dover-protected use. This is because while the Dover Amendment permits “reasonable regulations concerning bulk and height of structures and determining yard sizes, lot areas, setbacks, open space, parking and building coverage requirements” – these are regulations adopted in advance, through bylaws, which “Special Review” is not – discretionary review of Dover-protected uses is never allowed. *Bible Speaks v. Board of Appeals of Lenox*, 8 Mass. App. Ct. 19, 33 (1979). As that court explained in ruling that municipalities may not apply discretionary review to Dover-protected uses:

By reliance on the criteria spelled out in the informational statement, the board is essentially **attempting to exercise planning board functions and pursuing its own notions of land use planning**, and to the extent that those notions become inconsistent with the presence or expansion of educational institutions within the town, **the board will be able to fashion restrictions that subordinate the educational use to the board's planning goals**. Any such restrictions imposed under the authority of the by-law may well have the effect of nullifying, or seriously diminishing, the educational institution's entitlement to reasonable growth. The by-law also, as a practical matter, would enable the board to exercise its preferences as to what kind of educational or religious denominations it will welcome, the very kind of restrictive attitude which the Dover Amendment was intended to foreclose.

*Id.* (emphasis added). *See also Cartwright v. Town of Braintree*, Land Court Misc. Case No. 236228 (Dec. 16, 1997), at 10 (“To require case-by-case review of individual proposals under such circumstances would be to sanction the very type of ad hoc consideration of a protected use

that the Dover Amendment’s proscription against a special permit requirement is designed to prevent.”) (the case also held that municipalities may not subject Dover-protected uses to site plan review); *Trustees of Boston College v. Shick*, Land Court Misc. Case No. 121573 (Aug. 25, 1987), at 25 (“I have also found and ruled that the plaintiff, as a non-profit educational institution, is not subject to the Ordinance’s provisions for site plan approval.”)

Special Review simply does not withstand Dover Amendment scrutiny. It cannot be applied to HAC’s program here. And the conditions purportedly imposed cannot stand.

***Housing Assistance Corporation is providing desperately needed services to a part of the community that exists today, it has a 50-year history on Cape Cod, and will be a good citizen of Dennis.***

There are unhoused people in our community today, in Dennis and in the surrounding communities across Cape Cod. These people may not always be visible, but their situation is critical with today’s skyrocketing housing prices. HAC has been serving the rehousing and housing stabilization needs of this population since it was founded in 1974. The need for the services is greater now than ever before. HAC also notes that it is not proposing building a new building, or introducing residents to a place that had not been previously occupied – the building already served as a nursing care facility. But HAC also recognizes that change can raise questions and therefore it wants to assure the members of this board and of the community that HAC will be a good steward of this program.

Attached as Exhibit 10 is an August 19, 2024 letter to the Planning Board from HAC that endeavored to allay any concerns with the program. The letter details HAC’s long experience operating facilities such as the one planned for 1 Love Lane, and its dedication to serving the needs of people on Cape Cod. The letter states HAC’s intention to be proactive and responsive to the concerns of the community. Among the assurances the letter provides are that HAC will comply with all state and local permits, statutes, regulations, and bylaws; that its pedestrian circulation plan has been professionally prepared; that it will closely coordinate on public safety as necessary with local fire and police; that it will adhere to “dark sky” protocols and endeavor to avoid new light, noise, litter, odor, or other sources of nuisance; that it will adhere to applicable occupancy limits; that its anticipated wastewater flow will be below system capacity; and that it will provide fencing and 24-hour onsite staffing and security, in coordination with its security consultant Christopher Lanni of Secure Residential Services, LLC.

HAC will be a good citizen of Dennis. But that status cannot be mandated through conditions proposed by the Planning Board to be imposed on a Dover-protected use.



# **Exhibit 1**

**PARTICIPATION AND LICENSE AGREEMENT**

This Agreement is made on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_  
Between Housing Assistance Corp (HAC) \_\_\_\_\_ or  
The “Licensor”, and \_\_\_\_\_, the “Participant”.

1. \_\_\_\_\_ has been determined eligible for the HAC Family Shelter Program by the Executive Office of Housing and Livable Communities.
2. HAC \_\_\_\_\_ agrees to allow the Participant to use, in conjunction with the HAC Family Shelter Program, the premises of known as:
3. The following named individuals are occupying the unit only. No other person shall stay overnight under any circumstance:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. HAC will not charge the Participant for the use of the premises. HAC operates under a contract with the Executive Office of Housing and Livable Communities that requires the Participant to actively participate in the shelter program.
5. Participant agrees to abide by the rules and regulations of the shelter. Participant further agrees to abide by the rules and regulations of the premises, if any, which are attached as Exhibit A. The rules and regulations of the premises shall be considered to be part of rules and regulations. Failure to abide by these rules and regulations shall be cause for revocation of this Participation and License Agreement. This will be done in accordance with #8 below, and the Shelter Grievance and Appeal Procedure.
6. Participant agrees to abide by the Service Plan specifically adapted for Participant. Each failure to abide by the provision of the Service Plan shall be considered a violation of the rules and regulations.
7. HAC agrees to allow Participant to use the furniture and appliances located in the premises. Participant agrees to leave all furniture and appliances when Participant vacates the unit. Participant shall leave all furniture and appliances in the same condition as they are found at the beginning of this agreement, reasonable wear and tear expected.
8. This Participation and License agreement may be revoked for any of the reasons stated in this Agreement, or if any of the following occur:
  - a. HAC contract with the EOHLC has been terminated.
  - b. HAC has received or given written notice that its lease with the property owner will be terminated.
  - c. Participant’s temporary shelter benefits are terminated by EOHLC.
  - d. A Participant, family member or their guest poses a danger to either himself or herself, other participant family members, other families within

the residential complex, or staff, or seriously damages property, and this is documented in the case file.

9. Immediately prior to vacating the premises, Participant shall:
  - a. Clean all appliances and furniture.
  - b. Clean all floors.
  - c. Remove all personal possessions owned by Participant.
  - d. Remove all trash from premises and common areas.
  - e. Clean kitchen and bathroom.
10. If terminated, **HAC** will require that the Participant immediately vacate the premises together with all family members and remove all personal belongings. It is the responsibility of the Participant to find alternative shelter. **HAC** will provide as much assistance as possible to the Participant in this effort.
11. This License agreement is not a lease or other tenancy agreement, and no interest or estate in the occupied premises shall be created on the part of the Participant. The Participant shall have no exclusive right to possession or control of any specific portion of the premises in which the specific premises are located.
12. Severability. In the event that any clause, provision or term of this agreement is held to be illegal, null or void, the remainder of the agreement shall continue in full force and effect.

**I have read the Program Participation and License Agreement and its attached exhibits. I fully understand and agree to abide by this agreement. I understand that violating these rules may result in termination from the Program.**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Participant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Licensor Staff Signature**

# **Exhibit 2**

Name: REDACTED

Do you need help because  
you do not read or speak  
English well?

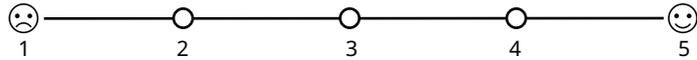
Yes No TransPerfect Code:

Month/Year:

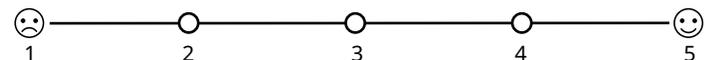
# Re-Housing Plan (Monthly)

Through this monthly form, you and your case manager (CM) or housing search worker (HSW) will create a personal, step by step plan for you to find and keep stable housing.

How do you feel about your progress in finding your new home?



How do you feel about your progress in saving money?



To support your success, each adult in your family is required to spend 30 hours/week on the activities in this plan.

Look at last month's plan. What did you accomplish? (*List any incomplete actions with a new completion date*).	What actions will I take this month? (For next meeting, how will you report back on each action, what documents will you bring?)	What resources or referrals do I need? (Include specific referral contacts)
<p>🏠 Finding My New Home</p>	<p><input checked="" type="checkbox"/> Update my Housing Search Log and bring it to next month's appointment</p> <p>Complete SRO and Apartment Search Housing Search workshops as part of the Ending Homelessness Course.</p> <p>Complete role play with case manager to improve outreach to landlord and improve interpersonal skills.</p> <p>Complete 10 Housing applications and review with case manager</p>	<p>Computer lab training 1:1 with case manger or at weekly Housing Search open office hours group.</p>
<p>📌 Long Term Success: Saving 30% of Net Income</p>	<p>Complete Day 1 Money Matters workshop as part of the Ending Homelessness Course. (4 hours)</p> <p>After completing and reviewing budget exercise, meet 1:1 with housing counselor to review and develop realistic budget.</p> <p>Open a passbook savings account, with staff support if needed, and save 30% of net income monthly.</p>	<p>Review available local in person banking options.</p>



Name:

Month/Year:

# Re-Housing Plan (Monthly)

Examples: Use the examples below to help brainstorm ideas with your Case Manager or Housing Search Worker of how to meet your goals. These are only examples. Your plan will be unique to you.

Look at last month's plan. What did you accomplish? (*List any incomplete actions with a new completion date*).	What actions will I take this month? (For next meeting how will you report back on each action, what documents will you bring?)	What resources or referrals do I need? (Include specific referral contacts)
<p>🏠 Finding My New Home</p> <ul style="list-style-type: none"> <li>Completed: Submitted CHAMP Application</li> <li>Did not complete: Reaching out to aunt in TX &gt;&gt; This month: Will call aunt on Thursday (2/22) and email progress report.</li> </ul>	<ul style="list-style-type: none"> <li>Complete the CHAMP application. <i>Follow-up: Bring confirmation email*</i></li> <li>Contact 7 landlords and complete a minimum of 4 housing applications. <i>Follow-up: Bring the housing search log to weekly check-in</i></li> </ul>	<ul style="list-style-type: none"> <li>Landlord leads list - names/phone #s</li> <li>Employment Services- name/email</li> </ul>
<p>Long Term Success:</p> <p>🔧 Saving 30% of Net Income</p> <ul style="list-style-type: none"> <li>Completed: <ul style="list-style-type: none"> <li>Brainstorming budget items</li> <li>Opened bank account</li> </ul> </li> <li>Did not Complete: Creating budget <ul style="list-style-type: none"> <li>This month: Will send budget by Friday (3/7)- will email for help if needed</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Client will create budget using template <i>Follow-up: Bring completed template</i></li> <li>Client will reduce food/clothing expense <i>Follow-up: Share results from pantry visit</i></li> <li>Client will open passbook savings account and begin weekly deposits in the amount of X\$ starting every Friday this week. <i>Follow-up: Bring account info</i></li> </ul>	<ul style="list-style-type: none"> <li>Budget template provided</li> <li>List of Food Pantries + clothing resources provided</li> <li>Client chose a bank, no referral needed</li> </ul>
<p>Example Other Goal:</p> <p>Get CORI sealed/Work with legal services</p>	<ul style="list-style-type: none"> <li>Client will contact legal services to complete an intake for CORI sealing services. <i>Follow-up: Share progress</i></li> </ul>	<ul style="list-style-type: none"> <li>Legal Services- name/phone #</li> </ul>
<p>Example Other Goal:</p> <p>Find a Job to Increase Income</p>	<ul style="list-style-type: none"> <li>Meet with employment specialist to complete intake <i>Follow-up: Bring any documents given</i></li> </ul>	<ul style="list-style-type: none"> <li>Employment Services- name/ phone # to follow up.</li> </ul>
<p>Example Other Goal:</p> <p>Get Childcare</p>	<ul style="list-style-type: none"> <li>Call DTA to follow up with childcare voucher eligibility. <i>Follow-up: Share about outcome, bring any emails provided.</i></li> </ul>	<ul style="list-style-type: none"> <li>DTA worker - name/phone # to follow up on childcare voucher.</li> </ul>

These are only examples. Your plan will be unique to you.

# **Exhibit 3**



# SUBMITTAL SUMMARY REPORT (ZP-022514-2023) FOR TOWN OF DENNIS

**PERMIT ADDRESS:** 1 LOVE LANE  
SD,

**PARCEL:** 168-9-0

**APPLICATION DATE:** 08/22/2023

**SQUARE FEET:** 0

**DESCRIPTION:** Dover Amendment Use

**EXPIRATION DATE:**

**VALUATION:** \$0.00

**CONTACTS**

CONTACTS	NAME	COMPANY	ADDRESS
Applicant	Nancy MacPhee	Freeman Law Group LLC	86 Willow Street Yarmouthport, MA 02675
	Peter L. Freeman	Freeman Law Group LLC	

Owner ONE LOVE LANE SOUTH DENNIS, LLC 45 BROADWAY  
NEW YORK, NY 10006

**SUBMITTAL**

SUBMITTAL	STARTED	DUE	COMPLETE	STATUS
Building Review v.1	08/24/2023	09/08/2023	08/29/2023	Approved

### SUBMITTAL DETAILS

**Building Review v.1**

ITEM REVIEW NAME (DEPARTMENT)	ASSIGNED TO	DUE	COMPLETE	STATUS
Building (Building)	Paul Fowler	09/08/2023	08/29/2023	Complete
Health (Health)	Kristen Keller	09/08/2023	08/29/2023	Complete
Natural Resources (Conservation - DNR)	Erin Burnham	09/08/2023	08/25/2023	Complete
<i>Comments</i>	Not in conservation jurisdiction			
Zoning (Building)	Paul Fowler	08/24/2023	08/29/2023	Complete
<i>Comments</i>	Conversion of an existing Health Care facility to a Family Shelter program and Educational use. The use is exempt and authorized after Planning Board Special Review pursuant to section 2.2.2 of the Town of Dennis Zoning Bylaws.			

# **Exhibit 4**



**FREEMAN LAW GROUP LLC**  
*Attorneys at Law*

Peter L. Freeman  
[pfreeman@freemanlawgroup.com](mailto:pfreeman@freemanlawgroup.com)  
Tel (508) 362-4700 || Mobile (781) 854-2430

Nancy D. MacPhee, Esq. (S099140)  
[nmacphee@freemanlawgroup.com](mailto:nmacphee@freemanlawgroup.com)  
Tel. (508) 362-4700 ext 3

**HAND DELIVERED**

January 24, 2024

Paul Fowler, Building Commissioner  
Town of Dennis  
685 Route 134  
South Dennis, MA 02660

Re: 1 Love Lane – Housing Assistance Corporation  
Application for Planning Board Special Review by Planning Board for  
Dover Amendment Exempt Property

Dear Mr. Fowler:

I represent Housing Assistance Corporation in connection with the above-referenced property. On September 8, 2023 you issued your written determination that the proposed Family Shelter Program and Educational Use to be operated at this facility is a Dover Amendment exempt use. See copy attached hereto as Exhibit 1 and incorporated herein by reference. Said determination indicated that my client must obtain “Planning Board Special Review pursuant to Section 2.2.2 of the Town of Dennis Zoning Bylaws.”

Due to the fact that there are no provisions or explanations in the Zoning Bylaws or elsewhere as to the process for such Special Review, I spoke to you and you indicated that I should apply for informal Staff Review followed by a meeting with the Planning Board. Also, you indicated that I should file utilizing the E-Permitting section on the Town website, even though there is no category listed for “Special Review.” I tried filing on said website, but to no avail. Therefore, this letter and attached Exhibits constitute Housing Assistance Corporation’s application for Planning Board Special Review, preceded by informal Staff Review.

The following additional materials are attached hereto and incorporated herein by reference in support of this application, which is for the Family Shelter Program and Educational Use described in Exhibit 1 listed below, with 79 proposed bedrooms:

1. Exhibit 2: My July 12, 2023 Memorandum to you and the Dennis Town Planner describing the proposed Family Shelter Program and Educational Use, including the Exhibits A through G that were made a part of said Memorandum;
2. Exhibit 3: Drawings prepared by Catalyst Architects dated January 19, 2024 showing existing floor plans, demolition plans, and proposed floor plans, as follows (11” X 14” and 8” X 11”):

Cover Sheet

D1-N 1<sup>ST</sup> Floor North Wing Existing Conditions-Demo Plan

D1-S 1<sup>ST</sup> Floor South Wing Existing Conditions-Demo Plan

D2-N 2<sup>nd</sup> Floor North Wing Existing Conditions-Demo Plan

D2-S 2<sup>nd</sup> Floor South Wing Existing Conditions-Demo Plan

A1-N 1<sup>ST</sup> Floor North Wing Proposed Floor Plan

A1-S 1<sup>ST</sup> Floor South Wing Proposed Floor Plan

A2-N 2<sup>nd</sup> Floor North Wing Proposed Floor Plan

A2-S 2<sup>nd</sup> Floor South Wing Proposed Floor Plan; and

3. Exhibit 4 Site Plan dated October 16, 1996 (2 sheets).

No exterior changes are being proposed.

I would greatly appreciate it if you could schedule this application for the informal Staff Review and then for a Planning Board meeting.

Please feel free to contact me with any questions.

Thank you.

Very truly yours,



Peter L. Freeman

cc: Alisa Magnotta, President and Chief Executive Director of Housing Assistance Corporation  
Kurt Raber, Catalyst Architects  
Keith Trott, Housing Assistance Corporation



Exhibit 1

# SUBMITTAL SUMMARY REPORT (ZP-022514-2023) FOR TOWN OF DENNIS

**PERMIT ADDRESS:** 1 LOVE LANE  
SD,

**PARCEL:** 168-9-0

**APPLICATION DATE:** 08/22/2023

**SQUARE FEET:** 0

**DESCRIPTION:** Dover Amendment Use

**EXPIRATION DATE:**

**VALUATION:** \$0.00

**CONTACTS**

	<b>NAME</b>	<b>COMPANY</b>	<b>ADDRESS</b>
Applicant	Nancy MacPhee	Freeman Law Group LLC	86 Willow Street Yarmouthport, MA 02675
	Peter L. Freeman	Freeman Law Group LLC	

Owner ONE LOVE LANE SOUTH DENNIS, LLC 45 BROADWAY  
NEW YORK, NY 10006

**SUBMITTAL**

	<b>STARTED</b>	<b>DUE</b>	<b>COMPLETE</b>	<b>STATUS</b>
Building Review v.1	08/24/2023	09/08/2023	08/29/2023	Approved

## SUBMITTAL DETAILS

**Building Review v.1**

<b>ITEM REVIEW NAME (DEPARTMENT)</b>	<b>ASSIGNED TO</b>	<b>DUE</b>	<b>COMPLETE</b>	<b>STATUS</b>
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<i>Comments</i>	Conversion of an existing Health Care facility to a Family Shelter program and Educational use. The use is exempt and authorized after Planning Board Special Review pursuant to section 2.2.2 of the Town of Dennis Zoning Bylaws.			

Housing Assistance Corp.

1 Love Lane, Dennis, MA



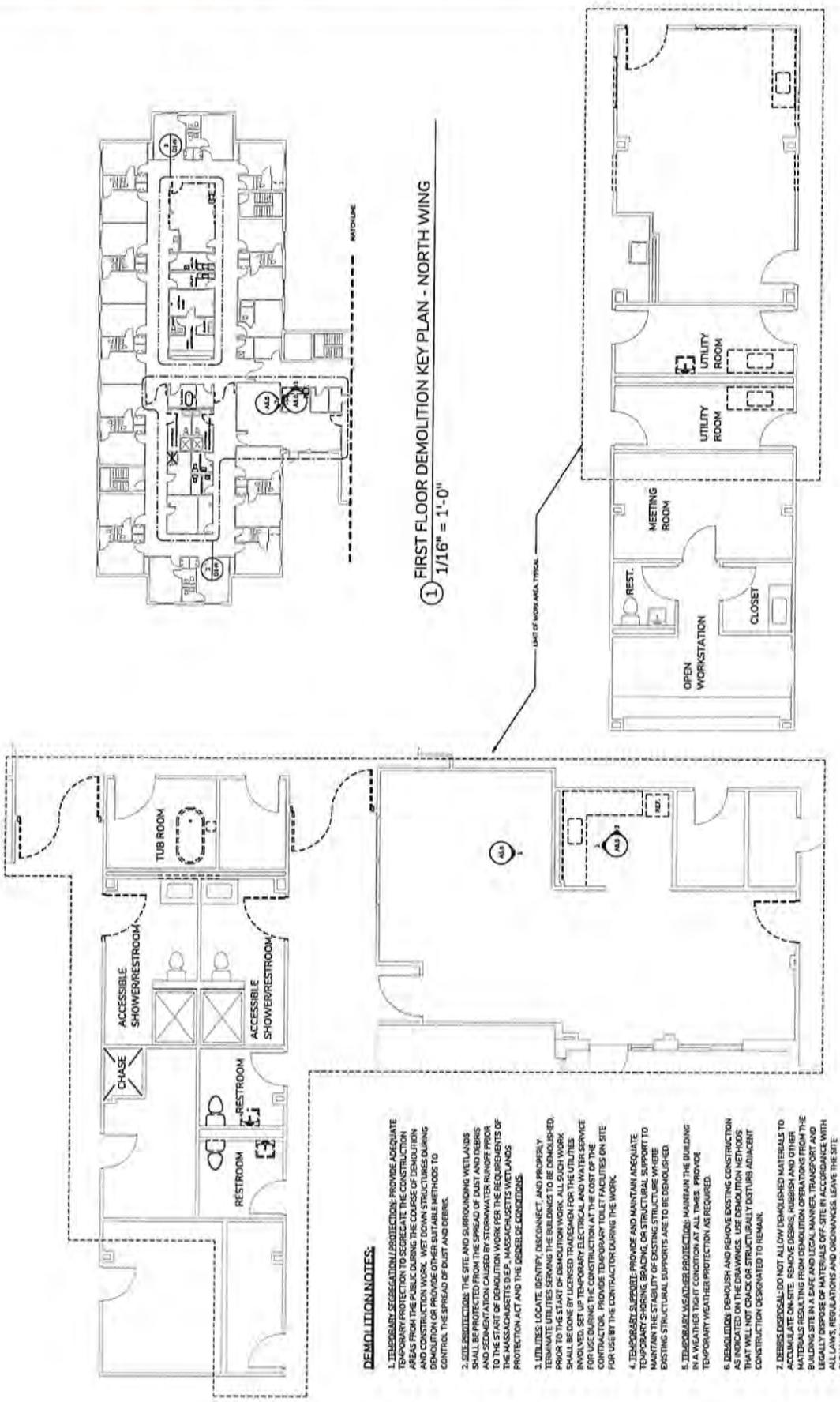
**Catalyst**  
Architecture Interiors

Where visions take shape

203 WILLOW STREET, SUITE A, YARMOUTHPORT, MA 02675  
P. 508-362-8382 WWW.CATALYSTARCHITECTS.COM

01/19/2024

PROCESS PRINT  
SUBMITTED WITH  
PAYMENT BOUND FOR  
SPECIAL SERVICE



① 1/16" = 1'-0" FIRST FLOOR DEMOLITION KEY PLAN - NORTH WING

② 1/4" = 1'-0" FIRST FLOOR DEMO - NORTH WING ENLARGED PLAN A

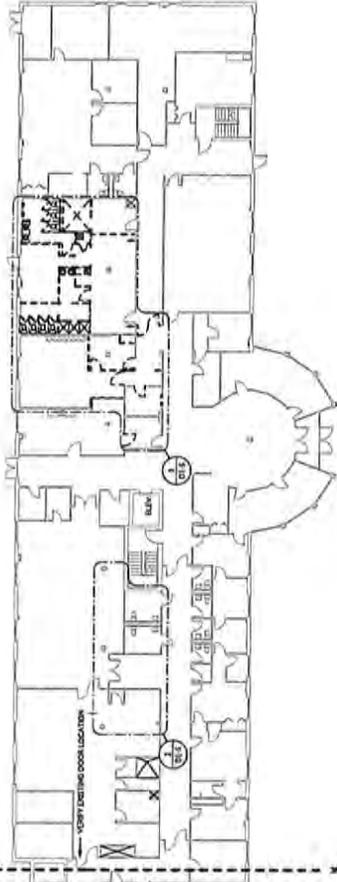
③ 1/4" = 1'-0" FIRST FLOOR DEMO - NORTH WING ENLARGED PLAN B

**DEMOLITION NOTES:**

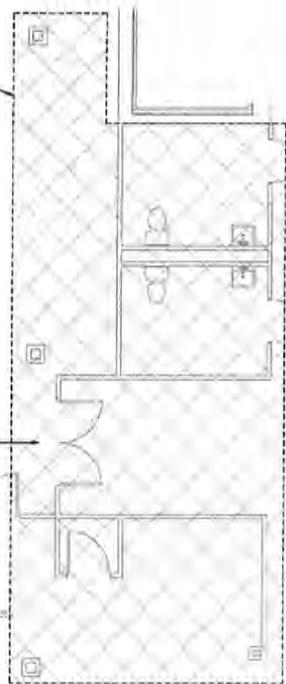
1. TEMPORARY SEGREGATION / PROTECTION: PROVIDE ADEQUATE TEMPORARY PROTECTION TO SEGREGATE THE CONSTRUCTION AREAS FROM THE PUBLIC DURING THE COURSE OF DEMOLITION AND CONSTRUCTION WORK. WET DOWN STRUCTURES DURING DEMOLITION OR PROVIDE OTHER SUITABLE METHODS TO CONTROL THE SPREAD OF DUST AND DEBRIS.
2. SITE PROTECTION: THE SITE AND SURROUNDING WETLANDS SHALL BE PROTECTED FROM THE SPREAD OF DUST AND DEBRIS AND SEDIMENTATION CAUSED BY STORMWATER RUNOFF PRIOR TO THE START OF DEMOLITION WORK PER THE REQUIREMENTS OF MASSACHUSETTS DEP., MASSACHUSETTS WETLANDS PROTECTION ACT AND THE REGULATORY ORDINANCES.
3. UTILITIES LOCATE, IDENTIFY, DISCONNECT, AND PROPERLY TERMINATE UTILITIES SERVING THE BUILDING TO BE DEMOLISHED. PRIOR TO THE START OF DEMOLITION WORK, ALL SUCH WORK, INCLUDING THE ENLARGED TRAILER DESIGN FOR THE UTILITIES INCLUDES, SET UP TEMPORARY PROTECTION AND SERVICE FOR USE DURING THE CONSTRUCTION AT THE COST OF THE CONTRACTOR. PROVIDE TEMPORARY TOILET FACILITIES ON SITE FOR USE BY THE CONTRACTOR DURING THE WORK.
4. TEMPORARILY DISCONNECT FIRE PIPE AND MAINTAIN ADEQUATE TEMPORARY STORMWATER PROTECTION. PROVIDE TEMPORARY PROTECTION TO MAINTAIN THE STABILITY OF EXISTING STRUCTURE. WASH EXISTING STRUCTURAL SUPPORTS ARE TO BE DEMOLISHED.
5. TEMPORARILY WEATHER PROTECTION: MAINTAIN THE BUILDING IN A WEATHER TIGHT CONDITION AT ALL TIMES. PROVIDE TEMPORARY WEATHER PROTECTION AS REQUIRED.
6. DEMOLISH: DEMOLISH AND REMOVE EXISTING CONSTRUCTION AS INDICATED ON THE DRAWINGS. USE DEMOLITION METHODS THAT WILL NOT CRACK OR STRUCTURALLY DISTURB ADJACENT CONSTRUCTION DESIGNATED TO REMAIN.
7. DEBRIS DISPOSAL: DO NOT ALLOW DEMOLISHED MATERIALS TO ACCUMULATE ON-SITE. REMOVE DEBRIS, RUBBERISE AND OTHER MATERIALS RESULTING FROM DEMOLITION OPERATIONS FROM THE BUILDING SITE IN A SAFE AND LEGAL MANNER. TRANSPORT AND LEGALLY DISPOSE OF MATERIALS OFF-SITE IN ACCORDANCE WITH ALL APPLICABLE REGULATIONS. DO NOT LEAVE THE SITE CLEAN UPON COMPLETION OF DEMOLITION.

**DEMOLITION NOTES:**

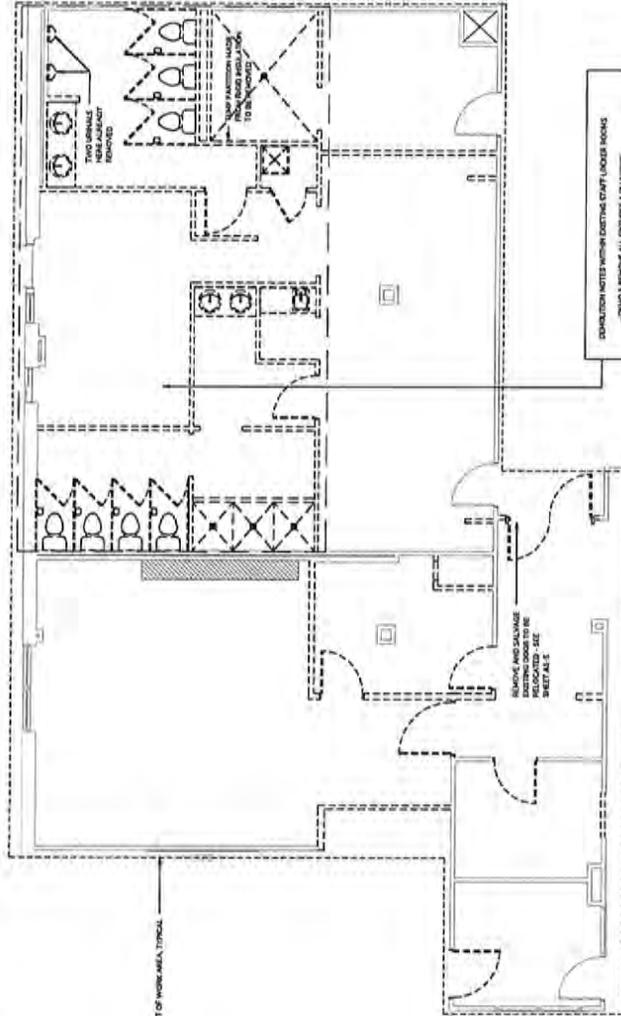
1. DEMOLITION SEQUENCE / SCHEDULE: PROVIDE ADEQUATE PROTECTION FROM THE PUBLIC DURING THE COURSE OF DEMOLITION AND CONSTRUCTION WORK. WET DOWN STRUCTURES DURING DEMOLITION OR PROVIDE OTHER SUITABLE METHODS TO CONTROL THE SPREAD OF DUST AND DEBRIS.
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4. TEMPORARY SUPPORTS: PROVIDE AND MAINTAIN ADEQUATE TEMPORARY SHORING, BRACING, OR STRUCTURAL SUPPORT TO MAINTAIN THE STABILITY OF EXISTING STRUCTURE WHERE DUSTING STRUCTURAL SUPPORTS ARE TO BE DEMOLISHED.
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① FIRST FLOOR DEMOLITION KEY PLAN - SOUTH WING  
1/16" = 1'-0"



② FIRST FLOOR DEMO - SOUTH WING ENLARGED PLAN A  
1/4" = 1'-0"



③ FIRST FLOOR DEMO - SOUTH WING ENLARGED PLAN B  
1/4" = 1'-0"

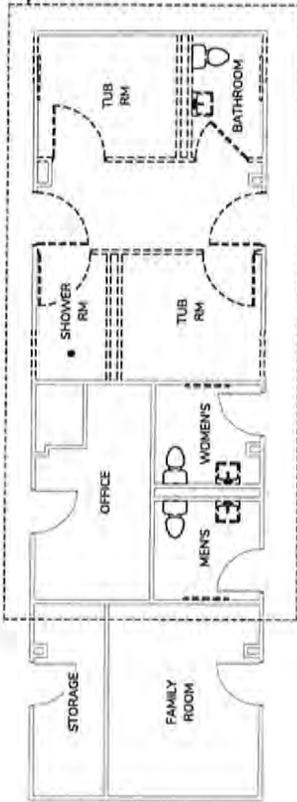
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PROJECT:	01-2024-001
SCALE:	AS SHOWN
DESIGNED BY:	CS
CHECKED BY:	CS
APPROVED BY:	CS

THIS DRAWING IS THE PROPERTY OF CATALYST ARCHITECTURE INTERIORS. IT IS TO BE USED ONLY FOR THE PROJECT AND SITE SPECIFICALLY IDENTIFIED HEREIN.

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SCALE: AS SHOWN  
DRAWING TITLE: PHASE - 1

D1-S  
PHASE - 1

DATE: 03/20/2024  
PROJECT: 01-2024-001  
DRAWING NO.: D1-S  
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DRAWING TITLE: PHASE - 1

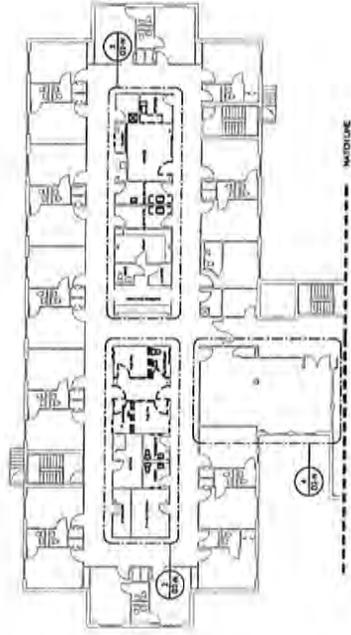


② SECOND FLOOR DEMO- NORTH WING ENLARGED PLAN A  
1/4" = 1'-0"

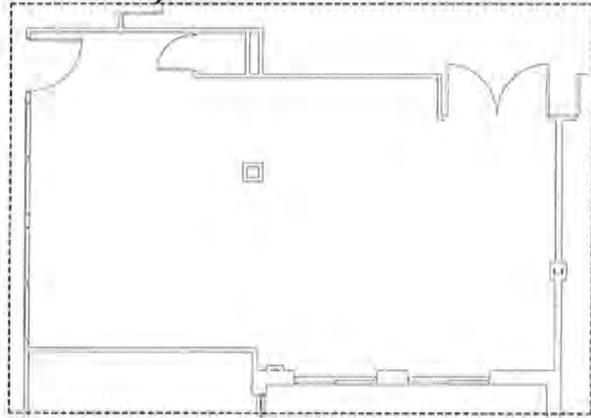
**DEMOLITION NOTES:**

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④ SECOND FLOOR DEMO- NORTH WING ENLARGED PLAN C  
1/4" = 1'-0"



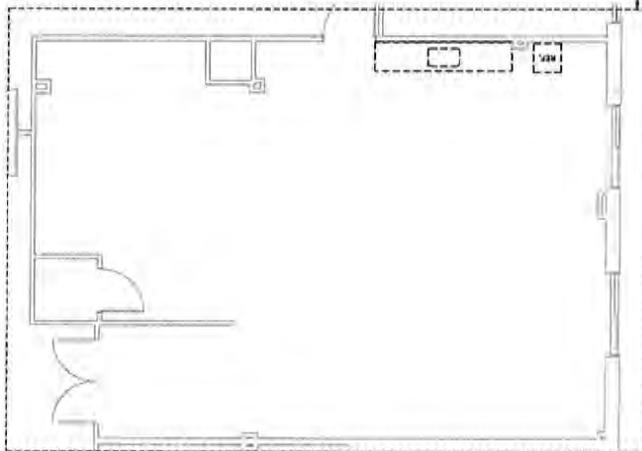
① SECOND FLOOR DEMOLITION KEY PLAN - NORTH WING  
1/16" = 1'-0"



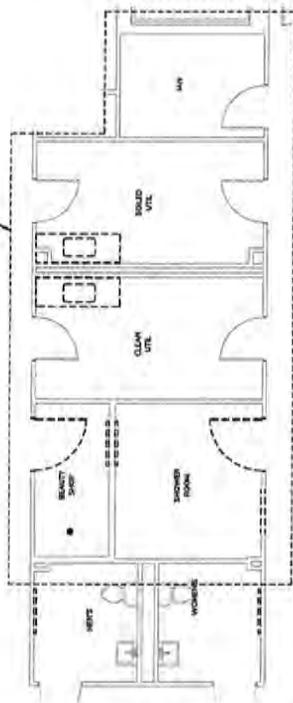
③ SECOND FLOOR DEMO- NORTH WING ENLARGED PLAN B  
1/4" = 1'-0"

**DEMOLITION NOTES:**

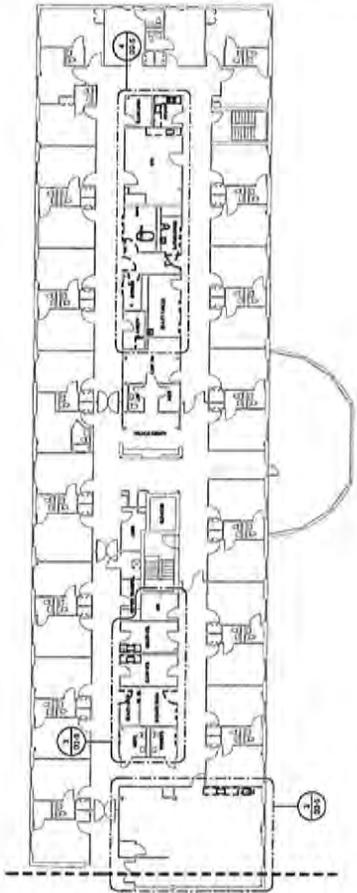
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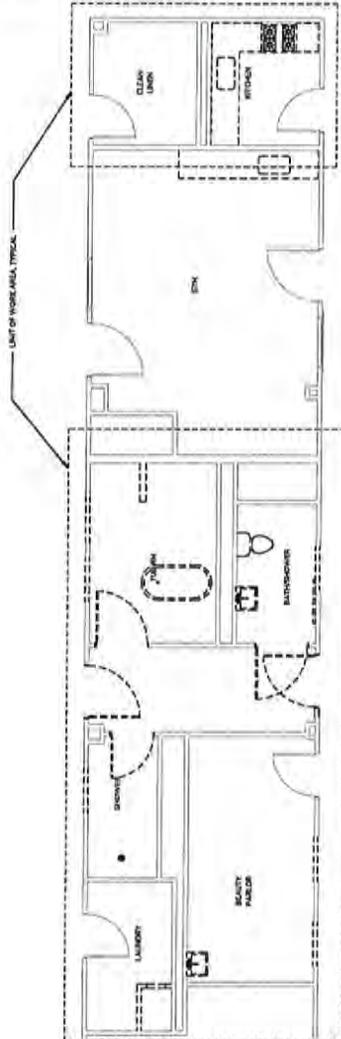
SECOND FLOOR DEMO - SOUTH WING ENLARGED PLAN A  
② 1/4" = 1'-0"



SECOND FLOOR DEMO - SOUTH WING ENLARGED PLAN B  
③ 1/4" = 1'-0"



① SECOND FLOOR DEMOLITION KEY PLAN - SOUTH WING  
1/16" = 1'-0"

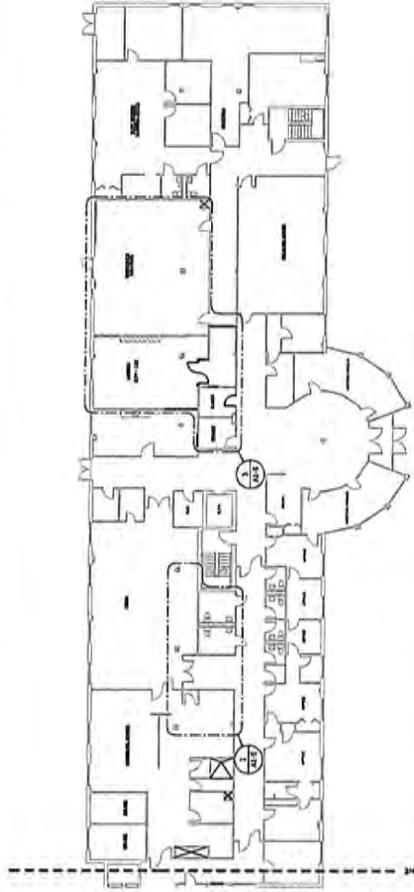


SECOND FLOOR DEMO - SOUTH WING ENLARGED PLAN C  
④ 1/4" = 1'-0"

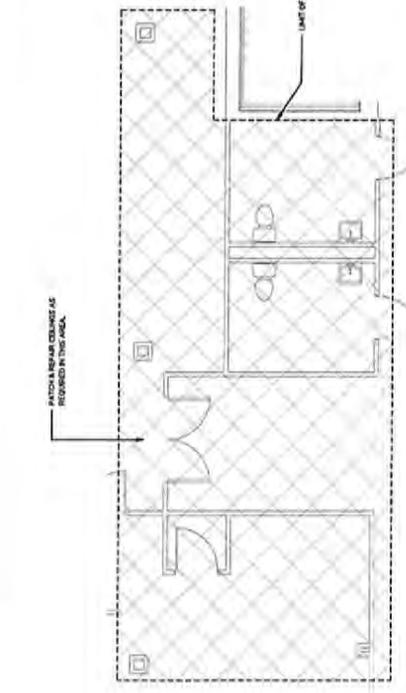


**CONSTRUCTION NOTES:**

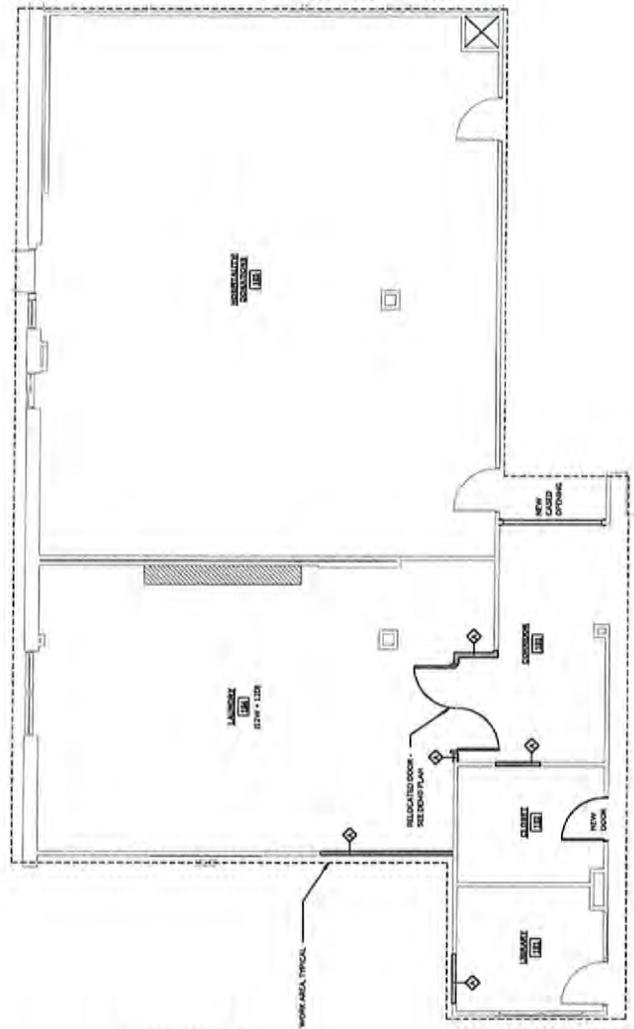
- PROVIDE NEW SHEET VINYL FLOOR THROUGHOUT ALL NEW SHOWER & TUB ROOMS, JANITORS CLOSETS AND LAUNDRY ROOMS. PATCH LVT FLOORING IN CORRIDORS AS NECESSARY.
- PROVIDE NEW GIB, CBI AND TROUSERS THROUGHOUT ALL NEW SHOWER & TUB ROOMS, JANITORS CLOSETS AND LAUNDRY ROOMS. PATCH GIB CEILING IN CORRIDORS AS NECESSARY. PROVIDE ALTERNATE FOR ACT CEILING IN RENOVATED AREAS.
- PROVIDE FIBERGLASS TUB AND SHOWER SURROUNDS.
- IN KITCHENS PROVIDE STAINLESS STEEL COUNTERTOPS WITH STAINLESS STEEL SINKS, NO CABINETRY. AREAS NOTED AS 'PREP' TO HAVE ONE OPEN SHELF BELOW COUNTERTOP.
- PROVIDE ELECTRIC RANGES, COOKTOPS AND WALL OVEN.
- NO REFRIGERATORS, DISHWASHERS OR GARBAGE DISPOSALS WILL BE PROVIDED.
- ALL NEW WALLS SHOWN IN KITCHENS ARE TO BE HALF-WALLS, 4'-4" HIGH.
- MEPPS SCOPE OF WORKS STILL BEING DETERMINED AND NOT INCLUDED IN THESE DWGS.
- DASHED LINE INDICATES SCOPE OF WORK.



1 PROPOSED FIRST FLOOR KEY PLAN - SOUTH WING  
1/16" = 1'-0"



2 PROPOSED FIRST FLOOR - SOUTH WING ENLARGED PLAN A  
1/4" = 1'-0"



3 PROPOSED FIRST FLOOR - SOUTH WING ENLARGED PLAN B  
1/4" = 1'-0"

Catalyst Architecture Interiors  
203 WILLOW STREET, SUITE A, YARMOUTH, MA 01978  
781-849-8822 WWW.CATALYSTARCHITECTS.COM

Housing Assistance Corp.  
1 Love Lane, Dennis, MA

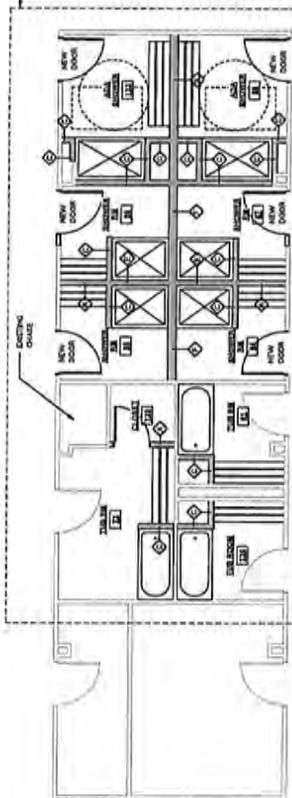
PROPOSED FLOOR PLAN - FIRST FLOOR SOUTH WING

DATE ISSUED:	03/28/2024
PROJECT NO:	24-0000000
DATE:	03/28/2024

APPROVED BY: [Redacted]

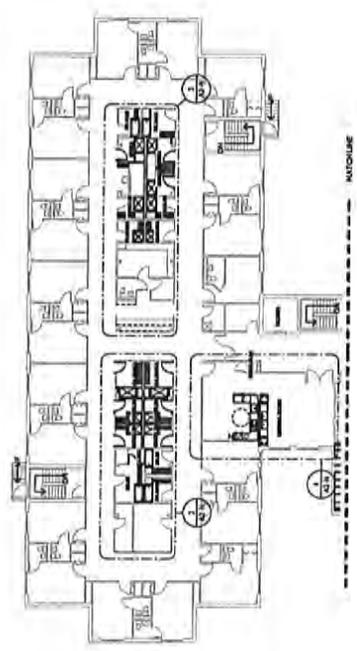
DRAWING NO: A1-S  
SCALE: AS SHOWN  
DRAWING DATE: 03/28/2024

**A1-S**  
PHASE - 1  
CONSTRUCTION DOCUMENTS  
100% COMPLETE

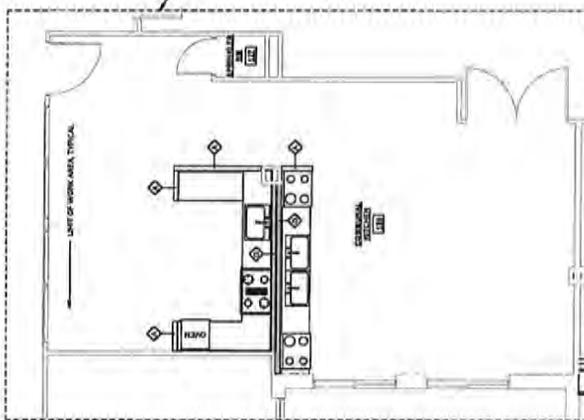


PROPOSED SECOND FLOOR -  
NORTH WING ENLARGED PLAN A  
1/4" = 1'-0"

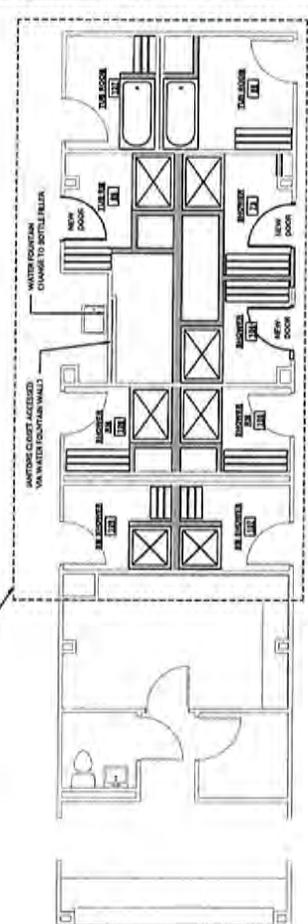
ADA SHOWERS	= 2
STANDARD SHOWERS	= 5
SMALL SHOWERS	= 2
TUBS/SHOWERS	= 5
TOTAL	= 18



PROPOSED SECOND FLOOR KEY PLAN - NORTH WING  
1/16" = 1'-0"



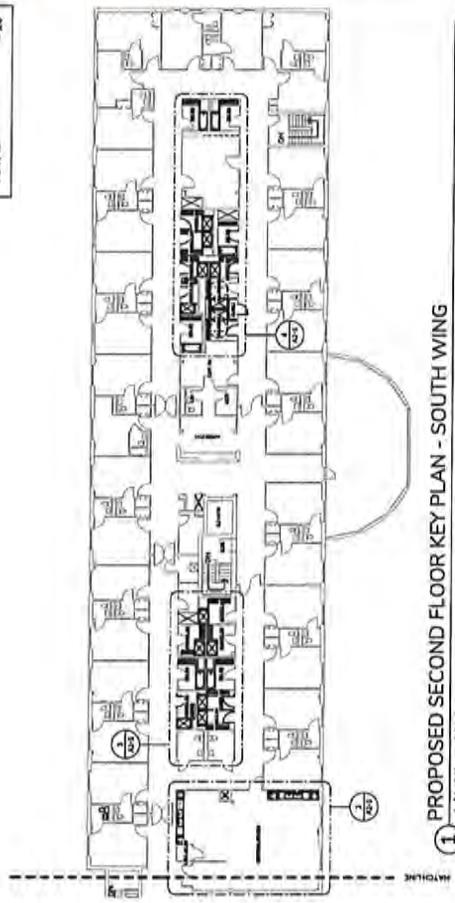
PROPOSED SECOND FLOOR -  
NORTH WING ENLARGED PLAN C  
1/4" = 1'-0"



PROPOSED SECOND FLOOR -  
NORTH WING ENLARGED PLAN B  
1/4" = 1'-0"

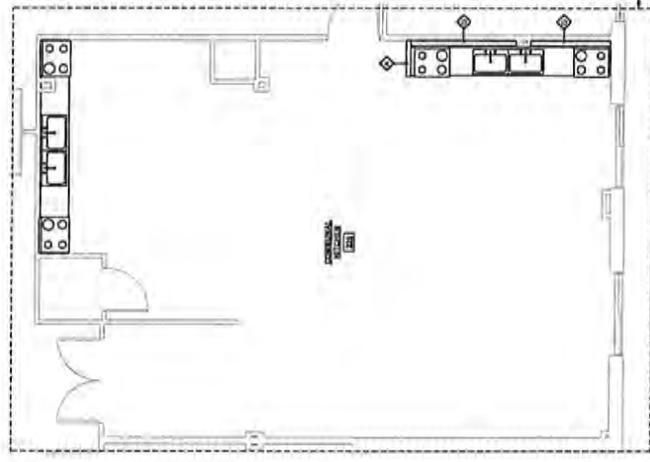
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  - IN KITCHENS PROVIDE STAINLESS STEEL COUNTERTOPS WITH STAINLESS STEEL SINKS, NO CABINETRY. AREAS NOTED AS PREP TO HAVE ONE OPEN SHELF BELOW COUNTERTOP.
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  - NO REFRIGERATORS, DISHWASHERS OR GARBAGE DISPOSALS WILL BE PROVIDED.
  - ALL NEW WALLS SHOWN IN KITCHENS ARE TO BE HALF-WALLS, 4'-4" UP HIGH.
  - ASBPP SCOPE OF WORK IS STILL BEING DETERMINED AND NOT INCLUDED IN THESE DWGS.
  - DASHED LINE INDICATES SCOPE OF WORK.

ADA SHOWERS	= 2
STANDARD SHOWERS	= 11
SMALL SHOWERS	= 0
TUBS/SHOWER	= 5
TOTAL	= 19

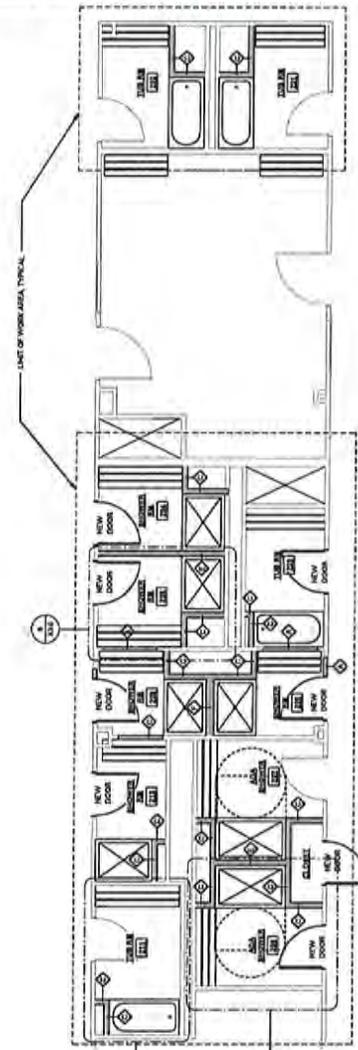


1 PROPOSED SECOND FLOOR KEY PLAN - SOUTH WING  
 1/16" = 1'-0"

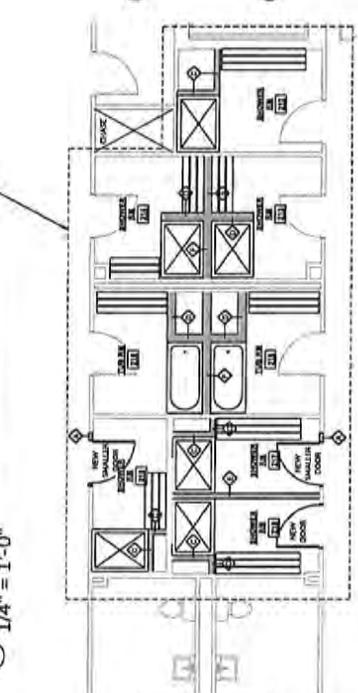
- CONSTRUCTION NOTES:**
- PROVIDE NEW SHEET VINYL FLOOR THROUGHOUT ALL NEW SHOWER & TUB ROOMS, JANITORS CLOSETS AND LAUNDRY ROOMS. PATCH LVT FLOORING IN CORRIDORS AS NECESSARY.
  - PROVIDE NEW GWB CEILING THROUGHOUT ALL NEW BREAKER & TUB ROOMS, JANITORS CLOSETS AND LAUNDRY ROOMS. PATCH GWB CEILING IN CORRIDORS AS NECESSARY. PROVIDE ALTERNATE FOR ACT CEILING IN RENOVATED AREAS.
  - PROVIDE FIBERGLASS TUB AND SHOWER SURROUNDS.
  - IN KITCHENS PROVIDE STAINLESS STEEL COUNTERTOPS WITH STAINLESS STEEL SINKS, NO CABINETRY. AREAS NOTED AS 'PREP' TO HAVE ONE OPEN SHELF BELOW COUNTERTOP.
  - PROVIDE ELECTRIC RANGES, COOKTOPS AND WALL OVEN.
  - NO REFRIGERATORS, DISHWASHERS OR GARBAGE DISPOSALS WILL BE PROVIDED.
  - ALL NEW WALLS SHOWN IN KITCHENS ARE TO BE HALF-WALLS 4'-4" HIGH.
  - MEPP SCOPE OF WORK IS STILL BEING DETERMINED AND NOT INCLUDED IN THESE DWGS.
  - DASHED LINE INDICATES SCOPE OF WORK.



2 PROPOSED SECOND FLOOR - SOUTH WING ENLARGED PLAN A  
 1/4" = 1'-0"

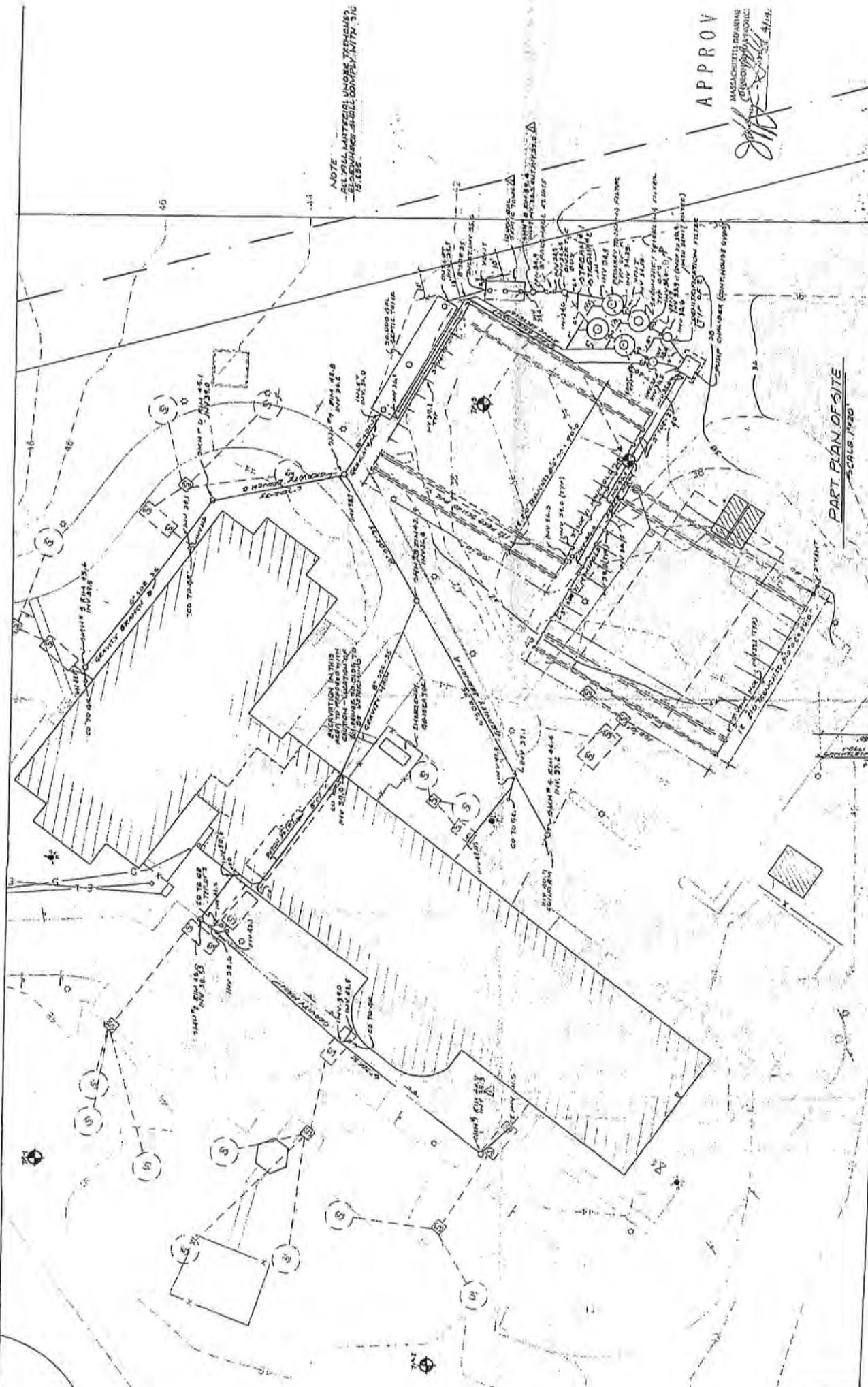


3 PROPOSED SECOND FLOOR - SOUTH WING ENLARGED PLAN B  
 1/4" = 1'-0"



4 PROPOSED SECOND FLOOR - SOUTH WING ENLARGED PLAN C  
 1/4" = 1'-0"





NOTE  
 ALL UTILITIES DEPICTED USING TECHNIQUES  
 - ALL WGS - SHOWN COMPLETE WITH 3/16  
 15.152

APPROV  
 MASSACHUSETTS BOARDING  
 REGISTERED PROFESSIONAL ENGINEER  
 [Signature]

PART PLAN OF SITE  
 SCALE: 1/8"=1'-0"

PROJECT NO.	DATE
1770	10/16/98
OWNER	DATE
EAGLE POND NURSING HOME	10/16/98
LOVE LANE	SCALE AS SHOWN
DENNIS, MASSACHUSETTS	DRAWN BY
JOHN J. DRISCOLL, JR.	1770
Consulting Engineers	
487 POND STREET	
FRANKLIN, MASS. (508) 528-2803	



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MEMORANDUM

To: Town of Dennis Building Commissioner and Town Planner  
From: Peter L. Freeman, Esq. *PK*  
Re: One Love Lane, Dennis  
Housing Assistance Corporation Family Shelter Program  
G.L. c. 40A, § 3 "Dover Amendment"  
Date: July 12, 2023

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**I. Introduction**

Housing Assistance Corporation ("HAC") is proposing to use the currently existing nursing home at One Love Lane as the new facility for its Family Shelter Program. HAC is a M.G.L. c. 180 non-profit charitable and educational organization with IRS Section 501(c)(3) status as a tax-exempt entity. See copy of HAC Articles of Organization attached hereto as Exhibit A. HAC is requesting that you confirm our position that the proposed use is exempt from zoning requirements based on M.G.L. c. 40A, s. 3 (the so-called "Dover Amendment") because the use is for primarily educational purposes.<sup>1</sup>

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<sup>1</sup> To be a "nonprofit educational corporation" within the meaning of the Dover Amendment, an organization must be a nonprofit organization, and must have education as at least one component of the corporate purpose. See *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12, 1516 (1978).

## **II. Dover Amendment**

Massachusetts General Law chapter 40 Section 3, second paragraph states in part:

“No zoning ordinance or by-law shall regulate or restrict the interior area of a single family residential building nor shall any such ordinance or by-law prohibit, regulate or restrict the use of land or structures for religious purposes or for educational purposes on land owned or leased by the commonwealth or any of its agencies, subdivisions or bodies politic or by a religious sect or denomination, or by a nonprofit educational corporation . . .”

### **A. Use of Structures for Educational Purposes under the Dover Amendment**

#### **1. Educationally Significant and Primarily Educational Purpose Requirement**

A key case on this issue is *Regis College v. Town of Weston*, 492 Mass. 280, 285-286 (2012). It centered on whether a proposed development of residential facilities for older adults on the campus of Regis College qualified for protection under the Dover Amendment. The court reassessed its long-held position that to be exempt under the Dover Amendment there are two interrelated requirements:

"The first is that the Dover Amendment protects only those uses of land and those structures that have as their bona fide goal something that can reasonably be described as 'educationally significant' [citing *Whitinsville Retirement Society, Inc. v. Northbridge*, 394 Mass. 757 (1985) at p. 761 n.3)]. The second is that the educationally significant goal must be the 'primary or dominant' purpose for which the land or structures will be used [citing *Whitinsville* at p. 760 and citing *Cummington School of the Arts, Inc. v. Assessors of Cummington*, 373 Mass. 597, 603 (1977)]."

This case was reviewed and upheld in the 2019 Supreme Judicial Court case of *McLean Hospital Corporation v. Town of Lincoln*, 483 Mass. 215 (2019).

## **2. Non-traditional Educational Goals Qualify for the Dover Amendment Exemption**

The Court went on in *Regis* to affirm its long-held rulings that to qualify as educationally significant, a proposed use need *not* be similar to traditional educational facilities such as schools. The Court stated:

*"Nontraditional educational goals. A proposed use of land or structures may have an educational purpose notwithstanding that it serves nontraditional communities of learners in a manner tailored to their individual needs and capabilities. [citing Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg, 380 Mass. 869, 875 (1980) at 874-875]. Accordingly, we have concluded that the Dover Amendment applied to certain facilities for the disabled or the infirm, notwithstanding that the education afforded by such institutions differed markedly from that offered by 'traditional' academic institutions. See id. at 869-870 (residential facility in which 'adults, with histories of mental difficulties, will live while being trained in skills for independent living, such as self-care, cooking, job seeking, budgeting, and making use of community resources'); Gardner-Athol Area Mental Health Ass'n v. Zoning Bd. of Appeals of Gardner, 401 Mass. 12, 13- 14 (1987) (residential facility where adults with mental disabilities 'would be taught daily living, as well as vocational skills')." Emphasis added.*

The Court noted that the cited cases "comport with the longstanding view in Massachusetts that '[e]ducation is a broad and comprehensive term,' [citing *Mount Hermon Boys' School v. Gill*, 145 Mass. 139, 146 (1987), at p. 146]. The Court then cited the legislative history of the Dover Amendment in support of such a broad interpretation of "educational":

"As part of a general revision of the zoning statutes in 1975, the Department of Community Affairs proposed that Dover Amendment protection be limited to "school[s]" or analogous "place[s] or facilit[ies]." See 1972 House Doc. No. 5009 at 84. In rejecting this language, the Legislature chose not to adopt a statutory test that would limit Dover Amendment protection only to projects similar to "schools," a term fairly read as denoting traditional educational institutions. Such a rejection "provides an indication that the Legislature did not want" the protection of the Dover Amendment to be limited only to those facilities closely analogous to traditional schools and colleges. See *Regis* at pp. 287-288.

The Court cited the case of *Mount Hermon Boys' School v. Gill*, 145 Mass. 139, 146 (1987), where the Court determined that for Dover Amendment purposes: "Education is a broad and comprehensive term. It has been defined as 'the process of developing and training the powers and capabilities of human beings.' To educate, according to one of Webster's definitions, is 'to prepare and fit for any calling or business, or for activity and usefulness in life.' Education

may be particularly directed to either the mental, moral, or physical powers and faculties, but in its broadest and best sense it relates to them all."

Likewise, the teaching of skills for *independent living* has been determined to be an educational purpose. *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869, 875 (1980) (*Fitchburg*). Here the Court found that a single-family home residential facility which was intended for chronically disturbed people who had been previously in mental institutions had a dominant purpose of education:

"The proposed facility would fulfill a significant educational goal in *preparing its residents to live by themselves outside the institutional setting. instruction in the activities of daily living is neither trivial nor unnecessary to these persons.* On the contrary, for the prospective residents of the proposed facility to learn or relearn such skills is an important step toward developing their powers and capabilities as human beings. *Inculcating a basic understanding of how to cope with everyday problems and to maintain oneself in society is incontestably an educational process.* That is the dominant purpose of the proposed facility." *Emphasis added.*

Further, the Superior Court case of *Brockton Coalition for the Homeless, et al v. Tonis, et al*, Lawyers Weekly 12-119-04, is equally supportive of HAC's position. The program being challenged by an abutter was virtually identical to the HAC Family Shelter Program. The Brockton Coalition for the Homeless, Inc., a non-profit charitable organization, bought a nursing home and received a building permit to convert it to a temporary shelter for 17 homeless families. The Court described the program as follows:

"As shown by the evidence, the term shelter is somewhat misleading. Temporary housing is only one part of the assistance that the Coalition will be providing to homeless families at the Stoughton facility. The Coalition already operates a similar shelter for thirteen homeless families in Middleborough called Conway House. The Coalition will operate the Stoughton facility in the same way as it has been operating Conway House since 1998. *The Coalition's purpose for Conway House and for the Stoughton shelter is to assist homeless families in obtaining permanent housing and in becoming economically and socially independent. The Coalition seeks to achieve this by providing temporary shelter with education.* The Coalition has learned that is fruitless to provide shelter without education. The Coalition has learned that temporary shelter alone would do little to help a homeless family become independent and to avoid chronic homelessness. The Coalition's educational programs that will be provided at the Stoughton facility are the same as the programs already being provided at Conway House in Middleborough. *Homeless families are commonly impeded by substantial deficits in education and life skills regarding housing, employment, nutrition, school, parenting, health care, hygiene and personal finance. The Coalition's educational programs seek to educate, train and guide homeless families in all of these areas.*

“The Coalition educational programs also teach homeless mothers and children better ways to cope with family and personal conflicts and domestic violence. An important part of the Coalition educational program is to help homeless families learn how to more effectively participate in family, social and community group activities and support programs. The Coalition educational program will include classes, group activities and individual guidance and assistance on all of these educational topics. See Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner, 401 Mass. 12, 15 (1987) (‘Rehabilitation surely falls within the meaning of education’).” See copy of *Brockton Coalition* Decision attached hereto as Exhibit B.

The Court then found that this family temporary shelter program use was indeed exempt from zoning requirements under the Dover Amendment.

For the reasons discussed below, HAC believes that its proposed use clearly is for primarily and dominantly educational purposes in keeping with the above-cited cases.

### III. The HAC Family Shelter Program

The proposed use at One Love Lane, Dennis is as follows: there will be no greater than eighty (80) families in approximately (80) bedrooms, plus 24/7 staffing. There will be kitchens, dining area, training rooms, and related common area rooms. All families are currently homeless and have been approved for state funded Emergency Assistance family shelter. The primary purpose of the facility is to provide shelter and education to teach families to live independently by assisting them in developing the skills and resources needed to acquire and sustain their own housing. Therefore, all residents must participate in HAC’s educational program at the premises, which provides training in the following areas, among other things: 1) Hygiene; 2) Housekeeping; 3) Financial Literacy; 4) Housing Search; and 5) Filling Out Forms (such as for housing and medical assistance). The program is further described in the "Ending Homelessness Course" document, a copy of which is attached as Exhibit C. Also see curriculum attachments “Wheel of Life” and “Money Matters” attached hereto as Exhibit D and E, respectively.

As shown by the above materials, educational services, workshops and case management services covering the wide variety of the above educational components are mandated by the Massachusetts Department of Housing and Livable Communities (formerly DHCD). They include, among other things: Financial Management, Family Planning, MassHealth Enrollment Housing Search, Housing Programs/Home BASE, Parenting, and individualized educational interventions. Together, these are the cornerstones of the Family Shelter Program as a pathway out of homelessness into housing security.

All residents must sign an agreement whereby they agree to participate in this educational program, to abide by the program and house rules, to perform chores, to attend meetings with staff at the premises, and to actively participate in achieving their short and long term educational goals, among other things; and they further agree that they are subject to discharge from the program and residence for violations of the agreement. A copy of this “Participation and License Agreement” is attached hereto as Exhibit F. The families do not pay rent, and they do not sign a

lease; rather, the agreement they sign is for occupancy only, with the mandatory requirement of participating in the educational program and abiding by the program rules. The premises are not used as permanent housing for the residents; rather, the whole purpose of the educational program is to teach them to live independently and to move out of the premises into apartments or other independent housing options. HAC uses a Re-housing Plan form to monitor the progress of the residents in the program; this is done electronically; see sample redacted copy attached hereto as Exhibit G .

The program provides a supportive housing environment with educational training and tools to help the homeless families become independent and productive members of society. HAC educates and supports the families by:

- Providing clean, safe, and affordable housing and teaching all residents to become self-supporting and independent.
- Creating a welcoming and inclusive community setting.
- Providing support and encouragement that there is hope of a better future.
- Teaching basic life skills as described above.
- Teaching residents to plan menus, shop for items, to determine the nutritional value of food and to cook as ability allows; sharing meals as a community is encouraged.
- Teaching skills that will make them more job-ready by providing computer training, teaching them to access the internet to search for jobs, housing and support. They learn to fill out on-line job applications and other forms as well as send and receive e-mail.
- Providing transportation to doctor appointments, support meetings, to and from work and wherever else necessary to help residents attain their goals and objectives.
- Encouraging residents to deal with medical problems and obtain psychological counseling if required; and
- Encouraging all participants to work in some capacity; if not a paying job, then they are shown ways to volunteer around the house or in the community. Working and accomplishing tasks is an important step in rebuilding self-worth.

In summary, the entire purpose for and proposed use of the premises at One Love Lane is to educate and train these homeless families to live independently as productive members of society. It is completely consistent with the requirements set forth in the above-cited court cases. In particular, the discussion in the Fitchburg case is worth repeating:

"The proposed facility would fulfill a significant educational goal in preparing its residents to live by themselves outside the institutional setting. Instruction in the activities of daily living is neither trivial nor unnecessary to these persons. On the contrary, for the prospective residents of the proposed facility to learn or relearn such skills is an important step toward developing their powers and capabilities as human beings. Inculcating a basic understanding of how to cope with everyday problems and to maintain oneself in society is incontestably an educational process. That is the dominant purpose of the proposed facility." Emphasis added.

**IV. Conclusion** The above citation as well as the facts in the *Brockton Coalition for the Homeless* case aptly describe the proposed HAC Family Shelter Program at One Love Lane. For all of the above reasons, HAC respectfully submits that the proposed Family Shelter Program is 100% consistent with the Dover Amendment and should therefore be allowed under the Dover Amendment.

# The Commonwealth of Massachusetts

JOHN F.X. DAVOREN

Secretary of the Commonwealth

STATE HOUSE

BOSTON, MASS. 02133

## ARTICLES OF ORGANIZATION

(Under G.L. Ch. 180)

Incorporators

NAME

RESIDENCE

*Include given name in full in case of natural persons; in case of a corporation, give state of incorporation.*

- 2. Clara Roderick, 56 Seabrook Road, <sup>Barnstable</sup> Hyannis, Massachusetts
- 3. Virginia Johnson, Blue Rock Road, <sup>K.</sup> (South) Yarmouth, Massachusetts
- 1. Robert E. Terry, 17 Pontes Avenue, (East) Falmouth, Massachusetts

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under the provisions of General Laws, Chapter 180 and hereby state(s):

- 1. The name by which the corporation shall be known is:

HOUSING ASSISTANCE CORPORATION ✓

- 2. The purposes for which the corporation is formed are as follows:

- a. to receive and administer funds exclusively for educational and charitable purposes without pecuniary profit, either direct or indirect, to its members;
- b. to assist in the planning and development of projects, undertakings, studies and other activities that improve the housing and living conditions of low-income families in cooperation and conjunction with local, state, and federal government and civic bodies in the Counties of Barnstable, Dukes, and Nantucket;
- c. to purchase, or otherwise acquire, lease as lessee, invest in, hold use, lease as lessor, lease as agent, encumber, sell, exchange, transfer, and dispose of property of any description or any interest therein, by authority and action of its Board of Directors;
- d. to borrow money, and issue, sell, and pledge its notes, bonds, and other evidences of indebtedness, and to secure any of its obligations by mortgage, pledge, or deed of trust of all or any of its property, by authority and action of its Board of Directors;

NOTE: If provisions for which the space provided under Articles 2, 3 and 4 is not sufficient, additions should be set out on continuation sheets to be numbered 2A, 2B, etc. Indicate under each Article where the provision is set out. Continuation sheets shall be on 8½" x 11" paper and must have a left-hand margin 1 inch wide for binding. Only one side should be used.

3. If the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows:—

There shall be one class of members.

- 4. Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:—

In the event of the dissolution of the corporation or the winding up of its affairs or other liquidation of assets, the corporation's property shall not be conveyed to any organization created or operated for profit or to any individual for less than the fair market value of such property, and all assets remaining after the payment of the corporation's debts shall be conveyed or distributed only to an organization or organizations created and operated for non-profit purposes similar to those of the corporation.

- e. to acquire, construct, provide, and operate rental housing and related facilities suited to the special needs and living requirements of low income persons;
- f. to acquire, improve, and operate any real or personal property or interest or rights therein or appurtenant thereto;
- g. to do all things necessary and appropriate for carrying out and exercising the foregoing purposes and powers as permissible under the provisions of the Internal Revenue Code of 1954, or any other successor thereto, as amended from time to time without jeopardizing the state or federal tax exempt status of the corporation;
- h. all or substantially all of the activities of this corporation shall be carried on within the Commonwealth of Massachusetts;
- i. no substantial part of the activities of the corporation shall consist of carrying on propaganda or otherwise attempting to influence legislation, nor shall the corporation participate in or intervene in (including the publishing or the distributing of statements) any political campaign on behalf of any candidate for public office;
- j. the corporation shall have all powers conferred upon non-stock, non-profit corporations as prescribed by Chapter 180 of the General Laws of Massachusetts, as now enacted or hereafter amended, except that (1) the corporation shall neither have nor exercise any power which would prevent it from obtaining exemption from federal income taxation as a corporation described in Section 501 (c) (3) of the Internal Revenue Code, as now enacted or hereafter amended, or cause it to lose such exempt status; and (2) the corporation shall not be operated for the purpose of carrying on a trade or business for profit, no dividends shall be paid, and no part of the net earnings of the corporation shall inure to the benefit of any member, director, officer, trustee or private person; provided, that nothing herein shall be considered as preventing any member, director, officer or trustee from receiving reasonable compensation for his services to the corporation.

5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date, (not more than 30 days after date of filing.)
7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:

P. O. Box 652, (West) Yarmouth, Massachusetts 02673  
~~118 Rear Main Street West Yarmouth~~ 618 - Rear Route 28/Raymond Rd.  
 West Yarmouth, Ma. 02673

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

NAME	RESIDENCE	POST OFFICE ADDRESS
President: ... Robert E. Terry,	17 Pontes Avenue,	East Falmouth, Mass. - same
Treasurer: ... Clara Roderick,	56 Seabrook Road,	Hyannis, Mass. - same
Clerk: ... Virginia Johnson,	Blue Rock Road,	South Yarmouth, Mass. - same

Directors: (or officers having the powers of directors)

Robert E. Terry  
 Clara Roderick  
 Virginia Johnson

c. The date initially adopted on which the corporation's fiscal year ends is:

December 31

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is:

3rd Thursday in October

e. The name and business address of the resident agent, if any, of the corporation is:

IN WITNESS WHEREOF and under the penalties of perjury the above-named INCORPORATOR(S) sign(s) these Articles of Organization this Eighteen day of December 1974

*Robert E. Terry*  
 Robert E. Terry

*Clara Roderick*  
 Clara Roderick

*Virginia K. Johnson*  
 Virginia Johnson

The signature of each incorporator which is not a natural person must be by an individual who shall show the capacity in which he acts and by signing shall represent under the penalties of perjury that he is duly authorized on its behalf to sign these Articles of Organization.

14908

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF ORGANIZATION  
GENERAL LAWS, CHAPTER 180

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles; and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this

of *December 18th* day 19 *74*

Effective date

*John F. X. Davoren*  
JOHN F. X. DAVOREN

Secretary of the Commonwealth

TO BE FILLED IN BY CORPORATION

CHARTER TO BE SENT TO

*Fredrick B. Presbrey*

*HOUSING ASSISTANCE OFFICE*

*Box 652 W. YARMOUTH, MA*

*02673*

FILING FEE \$30.00

CHARTER MAILED *12-26-1974*  
DELIVERED *MAEC*

*Barthelme Talmonth*  
*Yarmouth*  
*12-18-74*

## **EXHIBIT B**

# MASSACHUSETTS Lawyers Weekly

## 12-119-04 – THE BROCKTON COALITION FOR THE HOMELESS, et al. v. TONIS, et al.

By: admin in Fulltext Opinion, Massachusetts Superior Court April 19, 2004



**THE BROCKTON COALITION FOR THE HOMELESS, et al.**

**v.**

**TONIS, et al.**

Commonwealth of Massachusetts

Superior Court

Norfolk, ss. CA 03-00226

THE BROCKTON COALITION FOR THE HOMELESS,

D/B/A THE MAIN SPRING HOUSE et al.

v.

DAVID P. TONIS, BUILDING COMMISSIONER

AND ZONING OFFICER FOR THE TOWN OF STOUGHTON et al.

MEMORANDUM OF DECISION

### A. Introduction

The Brockton Coalition for the Homeless, Inc., is a charitable corporation. The Coalition obtained a building permit from the Stoughton Building Commissioner to renovate a former nursing home in order to operate the facility as a temporary shelter for seventeen homeless families. Stephen E. Goulston is a neighbor whose property abuts the Coalition property. Mr. Goulston appealed the issuance of the building permit to the Stoughton Zoning Board of Appeal. The Board issued a decision revoking the Coalition's building permit. The Coalition has applied to the court for judicial review under G.L. c. 40A, sec. 17.

One of the main purposes for the Coalition's proposed family shelter is educational. The proposed educational use is therefore exempt under the Dover Amendment, G.L. c. 40, sec. 3, par. 2, first sentence, from the ordinary zoning by-law requirements. The court must instead assess the particular facts concerning the proposed use and apply the special standards expressed G.L. c. 40, sec. 3, par. 2, first sentence, and in the case law under the Dover Amendment. Applying these standards, the Board's decision revoking the Coalition's building permit must be annulled.

The findings herein are based on the evidence and the reasonable inferences that the court has drawn from the evidence. The court finds the testimony of Dennis P. Carmen to be fair, accurate and highly reliable. His testimony is adopted as part of the court's findings.

#### B. The Brockton Coalition for the Homeless, Inc.

The Brockton Coalition for the Homeless, Inc. is a Massachusetts non-profit corporation. Its purposes and operations are exclusively charitable.

The Coalition's articles of organization accurately state its purposes and accurately describe its actual operations. The articles of organization state that the Coalition's purposes are:

. . . to provide shelter on a temporary basis for homeless families and individuals, providing educational training to this group, to help in the securing of employment, to provide access to health care when necessary, to aid in the obtaining of permanent housing thereby stabilizing the individual or family unit, and to do all acts necessary and incidental to the carrying out of these purposes . . . .

The Coalition is a "nonprofit educational corporation" as that term is used in G.L. c. 40A, sec. 3, par. 2. *Garner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Garner*, 401 Mass. 12 (1987). Its specific educational activities and purposes regarding the proposed Stoughton shelter will be further described below.

#### C. The Coalition's Proposed Family Shelter and Its Educational Purpose

The Coalition purchased the land and building of a nursing home at 94 Prospect Street, Stoughton. The facility is no longer operated as a nursing home. The nursing home had a capacity of fifty-nine residents. The Coalition applied for a building permit from the Town of Stoughton to renovate the bathrooms, kitchens and stairways and to make other interior alterations in the building in order to operate it as a temporary educational and residential shelter for families. The shelter will be used exclusively for families that consist of single mothers with children. The proposed use would not increase the number of occupants in the building. The proposed use would not alter the bulk or height of the structure or the setbacks and open space. After considerable planning, discussions and accommodations, the Stoughton Building Commissioner issued a building permit for this rehabilitation and use of the facility. The building permit was issued on October 23, 2002.

Stephen E. Goulston's his property abuts the Coalition property. Mr. Goulston appealed the issuance of the building permit to the Stoughton Zoning Board of Appeal. The Board conducted a hearing on Mr. Goulston's appeal on December 12, 2002. The Board filed a decision on January 17, 2003, revoking the Coalition's building permit. The Board's decision precludes the building commissioner from issuing a certificate of occupancy. By the date of the Board's decision, the Coalition had completed virtually all of the rehabilitation work on the facility as authorized by the building permit. The Coalition applied to the Superior Court for judicial review under G.L. c. 40A, sec. 17.

At the time of the Board's hearing on Mr. Goulston's appeal, the Coalition's proposal was to use the facility for the temporary residence of not more than seventeen families. In its answers to interrogatories in the present case, the Coalition has voluntarily modified its proposal to reduce the number of occupants to not more than sixteen families.

The court finds from the evidence that a primary and dominant purpose of the proposed facility is educational. For this reason, the court must apply the limitations on the local board's authority contained in G.L. c. 40, sec. 3, par. 2, first sentence (the Dover Amendment), and in the Massachusetts appellate court decisions that interpret and apply this provision.

As shown by the evidence, the term shelter is somewhat misleading. Temporary housing is only one part of the assistance that the Coalition will be providing to homeless families at the Stoughton facility. The Coalition already operates a similar shelter for thirteen homeless families in Middleborough called Conway House. The Coalition will operate the Stoughton facility in the same way as it has been operating Conway House since 1998. The Coalition's purpose for Conway House and for the Stoughton shelter is to assist homeless families in obtaining permanent housing and in becoming economically and socially independent. The Coalition seeks to achieve this by providing temporary shelter *with* education. The Coalition has learned that is fruitless to provide shelter without education. The Coalition has learned that temporary shelter alone would do little to help a homeless family become independent and to avoid chronic homelessness.

The Coalition's educational programs that will be provided at the Stoughton facility are the same as the programs already being provided at Conway House in Middleborough. Homeless families are commonly impeded by substantial deficits in education and life skills regarding housing, employment, nutrition, school, parenting, health care, hygiene and personal finance. The Coalition's educational programs seek to educate, train and guide homeless families in all of these areas.

The Coalition educational programs also teach homeless mothers and children better ways to cope with family and personal conflicts and domestic violence. An important part of the Coalition educational program is to help homeless families learn how to more effectively participate in family, social and community group activities and support programs. The Coalition educational program will include classes, group activities and individual guidance and assistance on all of these educational topics. See *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12, 15 (1987) ("Rehabilitation surely falls within the meaning of education").

The Coalition educational programs will take place at the Stoughton facility a minimum of five days a week. The Stoughton building will include a classroom and a computer training area. There will be classes and individual coaching and guidance on finding and keeping long-term housing. There will be job training including computer skills and skills for job applications and interviews.

As at Middleborough, life for the temporary residents of the Stoughton facility will be highly structured and regulated. The Coalition imposes a lot of rules. There are daily schedules. A primary purpose of the rules and schedules is ensure that the residents, both mothers and children, obtain the maximum participation in the Coalition educational programs. Temporary shelter is provided, but education in life skills and employment skills to obtain family independence is a primary and dominant purpose of the Coalition's family shelter program.

Mothers are taught that they must get their school age children up, fed and out to school every school day. Poor school attendance and learning are common problems for children whose lives are disrupted by homelessness. The Coalition educational program requires mothers to help their children with a daily routine for school homework.

The Coalition shelters require all residents to be in the shelter and in bed by certain times every day. Visits from friends and family are regulated in timing and duration. Parking problems involving visitors have not occurred at Conway House and they are not likely to occur at the Stoughton facility. The Coalition rules and schedules are not just for convenience and good order. The Coalition considers its rules and schedules to be essential parts of its educational programs. The rules and schedules are designed to teach families how to become independent and to avoid future homelessness.

Adult residents at Coalition family shelters are required to consistently attend and participate in the Coalition educational programs. Non-attendance is not an option. Residents who will not participate in the educational programs are discharged from the family shelters. All adult residents who have not graduated from high school or obtained an equivalency diploma are required to attend high school equivalency classes and to work steadily toward obtaining the diploma. Shelter staff provide scheduled child activities so that the mothers can attend classes and other educational programs.

As part of the training in personal financial management, residents are required to report any income and to establish regular savings programs. This serves the dual purpose of monitoring the residents' financial eligibility and training them to husband their resources with the goal of independent living.

With the exception of a part-time maintenance person, the staff persons at the Coalition's Stoughton shelter will be assisting in various ways with the educational, training and guidance programs for the residents, even if the job title may not have the word teacher in it. As in *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869, 874-75 (1980), the Coalition's proposed facility in Stoughton

"would fulfil a significant educational goal in preparing its residents to live by themselves outside the institutional setting."

For all the reasons stated above, the court finds from the particular facts of this case that education of the temporary residents is a primary and dominant purpose for the Coalition's proposed use of the Stoughton facility. See *Fitchburg Housing Authority, supra*; *Watros v. Greater Lynn Mental Health and Retardation Association, Inc.* 421 Mass. 106, 115 (1995) (residence for retarded persons); *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12 (1987) (residential care facility for adults with mental disabilities); *Campell v. City Council of Lynn*, 32 Mass. App. Ct. 152, 154 (1992) (group residence for elderly, mentally ill persons); compare *Whitinsville Retirement Society, Inc. v. Northbridge*, 394 Mass. 757 (1985) (nursing home and residence for elderly did not have sufficient educational purpose).

#### D. The Board's Decision and the Application of the Dover Amendment Standards

The Dover Amendment has been a statute in effect since 1950. The pertinent current language of the statute is in G.L. c. 40A, sec. 3, par. 2, first sentence:

No zoning ordinance or by-law shall . . . prohibit, regulate or restrict the use of land or structures . . . for educational purposes on land owned or leased by . . . a nonprofit educational corporation; provided, however that such land or structures may be subject to reasonable regulations concerning the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage requirements.

A municipality may not "through the guise of regulating bulk and dimensional requirements under the enabling statute, proceed to 'nullify' the use exemption permitted to an educational institution." *Trustees of Boston College v. Board of Aldermen of Newton*, 58 Mass. App. Ct. 794, 800 (2003). In addition to the rule against nullification, the local board and the court must also consider the reasonableness of the particular restriction. This will depend on the particular facts of each case and the particular educational use proposed by the nonprofit corporation. In reviewing a restriction, the court "should consider whether the requirement sought to be applied takes into account 'the special characteristics of [the exempt] use.'" A zoning requirement "that results 'in something less than nullification of a proposed [exempt] use may be unreasonable within the meaning of the Dover Amendment.'" *Martin v. Corporation of the Presiding Bishop of*

*Church of Jesus Christ of latter Day Saints*, 434 Mass. 141, 151 (2001); *Rogers v. Norfolk*, 432 Mass. 374, 378 (2000); *Trustees of Tufts College v. Medford*, 415 Mass. 753, 758-759 & n. 6 (1993).

The Coalition's proposed facility is in a Residential RU district. Generally a multi-family dwelling is not permitted in a Residential RU district except by special permit for a two-family dwelling or for conversion of a dwelling to a four-family dwelling if the structure existed before September 8, 1970. By-Law, sec. V (D).

The Board did not attempt to impose specific conditions tailored to the Coalition's proposed use of the facility for an educational and residential shelter. The Board simply voted to revoke the building permit and stated its reasons for doing so. The Board's first reason for revoking the building permit was that "the owners of the property are not in compliance with the local zoning regulations." Decision at 1. This seems to be a reference to the nature of the Coalition facility as a multi-family dwelling. Similarly, the Board's decision states that the Coalition's proposed use will be a substantial alteration of a non-conforming use and that therefore the proposed facility should be subject to all the ordinary restrictions in the by-law.

These points in the Board's decision misconstrue the effect of the Dover Amendment. The Dover Amendment exempts an educational residential facility from prohibitions on particular uses in particular districts. The Dover Amendment also exempts an educational residential facility from prohibitions that would otherwise apply to alterations to prior nonconforming uses. *Watros v. Greater Lynn Mental Health and Retardation Association, Inc.* 421 Mass. 106, 115 (1995).

As reasons for the revocation, the Board decision also states that there is "inadequate parking for the anticipated number of families" and that the "parking area is too small to allow both parking and access for emergency vehicles." Access for emergency vehicles is unquestionably a permissible issue for a local board to consider in fashioning a reasonable restriction. The Board in this case did not impose any reasonable conditions to address emergency vehicle access. This is not permissible under G.L. c. 40A, sec. 3, par. 2, first sentence, and the governing case law. It amounts to a nullification of the proposed educational residential facility. See *Martin v. Corporation of the Presiding Bishop of Church of Jesus Christ of latter Day Saints*, 434 Mass. 141, 151 (2001); *Trustees of Tufts College v. Medford*, 415 Mass. 753, 758-759 & n. 6 (1993); *Trustees of Boston College v. Board of Aldermen of Newton*, 58 Mass. App. Ct. 794, 800 (2003).

This does not mean that the Board cannot impose any parking restriction directed toward emergency vehicle access. It does mean that a parking restriction must avoid nullification and must satisfy the reasonableness test considering "the special characteristics of [the exempt] use." *Martin, supra*.

Conway House, the Coalition's family shelter in Middleborough, has been operating since 1998 with no significant parking complaints or difficulties. Conway house has thirteen families and nine parking spaces. The Coalition makes no allotment of parking spaces for residents at Conway House. The Coalition proposes nine parking spaces for the Stoughton facility. There will be a maximum of sixteen families in the Stoughton facility, and none of the parking spaces will be specially allocated for residents. The Coalition's actual experience is that the homeless single mothers who are eligible for temporary residence at the Coalition shelters are too poor to own cars. The financial eligibility requirements imposed by the Massachusetts Department of Transitional Assistance make it nearly impossible for a mother who owns an operating motor vehicle to be eligible for temporary residence in a family shelter operated by the Coalition. Since 1998, the Coalition has encountered only one resident in Conway House that briefly owned a motor vehicle. The opinion of the defendants' parking expert is not nearly as reliable as the actual experience of the Coalition in running a family shelter.

Deputy Fire Chief David Jardin expressed a specific and very limited concern about access for fire and emergency vehicles on the north side of the building toward the northeast corner where the two or three parking spaces closest to the rear are also closest to the building. There is also some concern about emergency vehicle access if cars are parked in the front semi-circular driveway, even though the Coalition has not designated this as a parking area. The court's order will permit the Building Commissioner and the Zoning Board of Appeal to address this emergency vehicle access issue, if they deem it appropriate, by imposing reasonable conditions on the locations, parking restriction signs and markings for the Coalition's proposed nine parking spaces.

To the extent that the Board's decision is based on neighborhood parking concerns that are not related to emergency vehicle access, the facts established at the trial do not warrant the imposition of any additional parking requirements that are not specifically tailored to emergency vehicle access to the facility.

Stephen E. Goulston, Harold Curtis and Robert Sinclair are neighbors who live next to or near the Coalition property. They described in their testimony the residential character of their neighborhood. These residents did not state that they are opposed to the Coalition's use of the property for a family shelter in the neighborhood. They did express their concerns that the parking would be inadequate for the number of people using the facility. Mr. Goulston, Mr. Curtis and Mr. Sinclair described the parking problems that they have observed in the neighborhood when the building was used as a nursing home.

The nursing home had an authorized maximum of fifty-nine residents. The Coalition's proposed family shelter will have sixteen families with forty-eight to fifty-five residents. Because of the medical needs of nursing home residents, the ratio of staff to residents was much higher for the nursing home than it will be for the shelter. This was true for workday, night and weekend periods. Both a nursing home and a family shelter have visitors who visit the residents. There is no reason in the evidence to expect that the number of visitors to the family shelter for sixteen families will be greater than for the nursing home with fifty-nine residents. Institutional deliveries can reasonably be expected to be fewer for the shelter than for the nursing home in part because a nursing home generally serves all meals to the residents. The shelter families will be expected to do their own food purchasing and meal preparation, although teaching and assistance in this area is part of the shelter's educational program.

The court finds that the proposed shelter for sixteen families with nine on-site parking spaces (one handicap, eight regular) will not have a harmful effect on parking and vehicle movement in the neighborhood in comparison with the fifty-nine resident nursing home that was previously operating on the same site.

The Board's decision also expressed concerns about the amount of space for child play areas on the lot and the lack of a public sidewalk on Prospect Street in front of the site. Based on the evidence at the trial, the amount and locations of outdoor play space for children is reasonable and safe for the sixteen families that are now proposed for the site.

The size, bulk, height and lot location of the building and the lot area, setbacks, open space and building coverage on the lot are all reasonable for the Coalition's

proposed use of the facility for a temporary shelter and educational residence for sixteen families.

The defendants' objection to Exhibit A for Identification is sustained.

E. Conclusion

The court will enter an order under G.L. c. 40A, sec. 17, annulling the Board's decision to revoke the Coalition's building permit. The order will direct the issuance of a certificate of occupancy and will permit the Building Commissioner and the Zoning Board of Appeal to impose reasonable restrictions on the location and marking of parking spaces for the purpose of emergency vehicle access.

March 5, 2004 Charles J. Hely

Justice

LAWYERS WEEKLY NO. 12-119-04

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Massachusetts Lawyers Weekly

Zoning – Dover Amendment – Homeless Shelter – Educational Purposes

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# ENDING HOMELESSNESS COURSE

## Abstract

For households residing in HAC Family Shelter, this course will provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing.

# Contents

Course Syllabus

Chapter 1

Needed Documents

Chapter 2

Goals

Chapter 3

Income

Chapter 4

Money Matters

Chapter 5

Budgeting

Chapter 6

Landlord/Tenant

Chapter 7

Shopping/cooking

Chapter 8

Health & Wellness

Exit Plan

\*Handouts attached at back

# Ending Homelessness Course

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## General information

### Description

This course is designed to provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing. It is self-paced.

### Expectations and goals

You will use this book as your guide and reference to all things related to housing. You will bring it with you to your regular meetings with your case manager. You will complete agreed upon assignments independently, between meetings and bring to next meeting to review.

## Course materials

### Required materials

This [Ending Homelessness Course](#) binder

pen

handouts

## Course schedule

Topic	Reading	Exercises
Needed Documents	Chapter 1	File necessary paperwork
Goals	Chapter 2	Handout 1
Income	Chapter 3	Handout 2
Money	Chapter 4	Handouts 3
Budgeting	Chapter 5	Handout 4 & 5
Landlord/Tenant	Chapter 6	Handout 6 & 7
Shopping/cooking	Chapter 7	Handouts 8 & 9
Health & Wellness	Chapter 8	Handout 10

## Chapter 1

You must have a valid I.D., social security card and birth certificate when applying for most housing programs. Sometimes these can take time to order and receive. These should be ordered as soon as possible.

A state ID can be obtained from the Massachusetts Registry of Motor Vehicles. You can go to the website: <https://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles> to start the process and make an appointment.

A social security card can be obtained by going in person to the Social Security Office located at 100 Independence Dr, Unit 4, Hyannis, MA 02601 to apply for a copy. You may also request a copy online by creating and using your My Social Security Account.

Birth certificates are obtained from the town hall of the city where you were born. For example, if you were born at Cape Cod Hospital, then your birth certificate is at Barnstable Town Hall. If you were born in another state or far away, your case manager can assist you with ordering a birth certificate online.

	Document	Date Order	Date Received
<input type="checkbox"/>	I.D.		
<input type="checkbox"/>	Social Security Card		
<input type="checkbox"/>	Birth Certificate		

## Chapter 2

Finding and obtaining housing is our main objective and the focus of the work we will do with you as your Case Managers from HAC. The following pages will be used to assist you in identifying goals and tasks that you will need to accomplish to achieve your main goal of housing. This course is designed to be self-paced and reflect your needs and wants. Your case manager can support and guide you through the process, but ultimately the work and decisions are yours to make. Goals can be short or long term. You can have a mix of both. Handouts are in the back.

## Chapter 3

After identifying documentation, income will be the next important thing to work on to help you with your housing stability. Having a consistent income is crucial in retaining housing. Whether you need to apply for Social Security benefits, state benefits or are planning to go to work, establishing this goal early on should be on the top of your list.

The fastest way to start the Social Security benefits application process is to call the local office and make an appointment.

Hyannis office – 866-467-0440

Falmouth office- 855-881-0212

To apply for EAEDC from the state you would contact DTA in Hyannis or start the application online. They are located at:

181 North St.

Hyannis, MA 02601

(508) 862-6600

If your goal is to obtain employment, there is a job search log attached in the back. <http://www.jtecmeanscapecodjobs.com/> may be able to help and is located at:

88 North St.

Hyannis, MA 02601

(508) 790-0400

## Chapter 4

Having a better understanding of your money habits and attitudes will help you to better understand where your money goes and how to better budget and save. This chapter focuses on figuring out your money attitude and ways to make it work for you. Complete the exercise and discuss it with your Case Manager. There is an additional bonus exercise attached in the back.

## Chapter 5

Having a realistic budget that works for you is a big part of successful housing. In this chapter we will look at your numbers. Where you are now and where you want to be. The key here is to live within your budget. But also, to recognize when real life does not add up to what you have put on paper. Budgets are meant to change and evolve over time. It is good to go over your budget at least twice a month to see where you are at and if you are on track. The following information will help you decide what you want your budget to look like. Budget sheets are provided in the back.

## Chapter 6

Being a good tenant and finding the right landlord can seem impossible, but this chapter will look at some important steps you can take to prepare you in your housing search and in your new role as a tenant.

Information on background checks, letters of explanation and protecting yourself from scams are gone over. There are two handouts in the back.

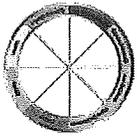
## Chapter 7

Shopping and cooking on a budget can be a challenge these days. In this chapter we will look at ways to save money at the grocery store and make our food money last longer. Also included will be some tips and tricks to find simple, healthy, and affordable recipes. Handouts are in the back.

## Chapter 8

As you prepare for your new housing, making a commitment to take better care of yourself is an important step. If you have been unable to attend to your health and follow up with doctors, dentist, therapists, etc., this is the time to reengage and get back on track. Your Case Manager is there to help in this process. Whether you need help getting an appointment with your current provider or need a new one, this is the time to start.

Attachments for this chapter include ideas for walking, simple exercises, and engaging with your community.

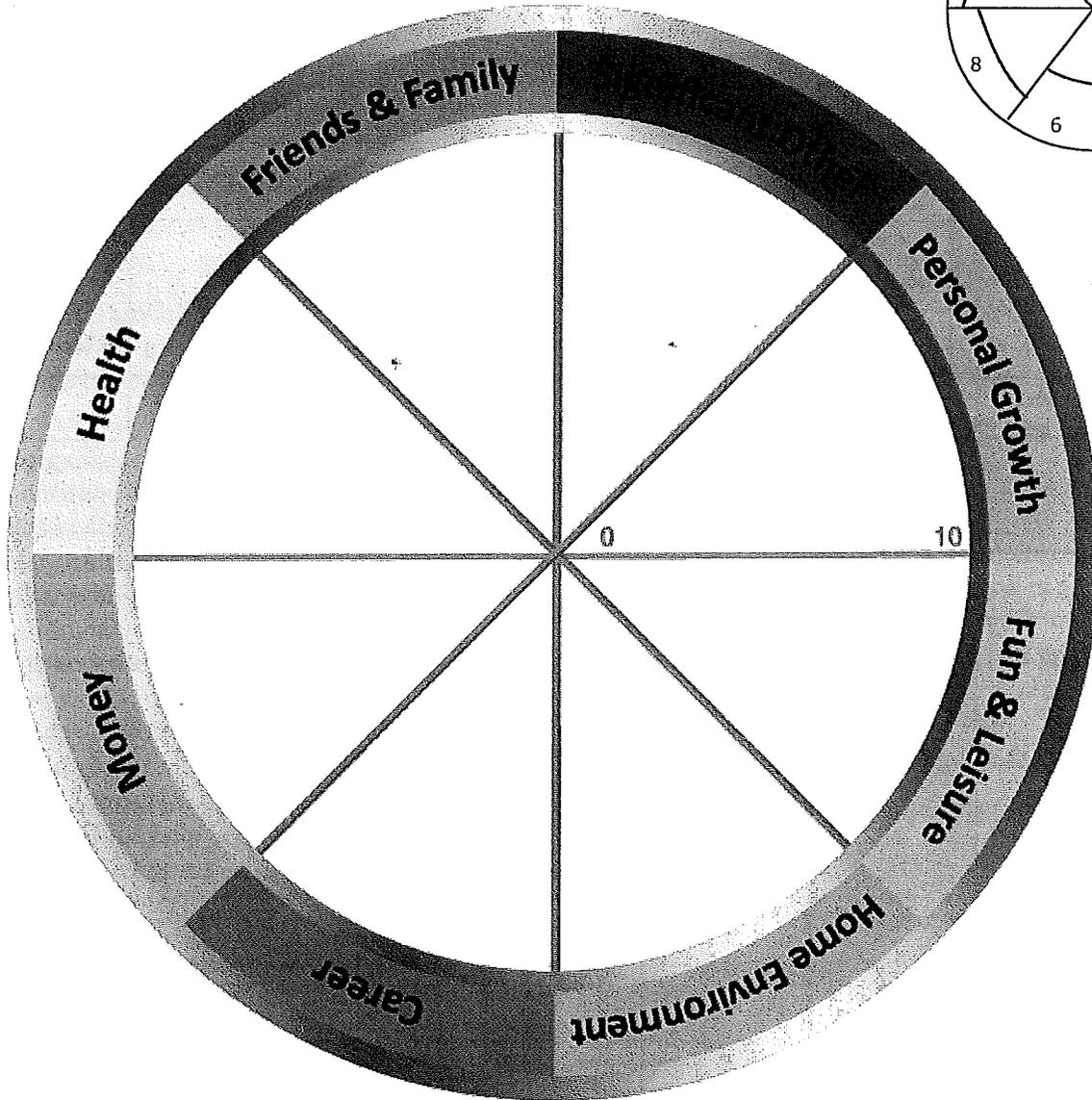
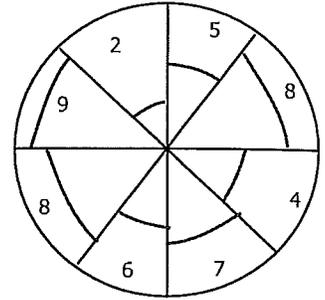


# Your Wheel of Life!

YOUR NAME: \_\_\_\_\_

TODAY'S DATE: \_\_\_\_\_

## EXAMPLE



### COMPLETE THE WHEEL:

1. Review the 8 Wheel Categories - think briefly what a satisfying life might look like for you in each area.
2. Next, draw a line across each segment that represents your satisfaction score for each area.

- Imagine the centre of the wheel is 0 and the outer edge is 10
- Choose a value between 1 (very dissatisfied) and 10 (fully satisfied)
- Now draw a line and write the score alongside (see example above)

**IMPORTANT:** Use the FIRST number (score) that pops into your head, not the number you think it *should* be!

# Money Habitudes Solitaire Worksheet

## Directions:

Place the three category cards in front of you. Distribute the situational cards according to each category card, picture side up. Tally the total of each in the chart below.

	That's Me	Sometimes, it depends...	That's Not Me!
A- Planning			
B- Carefree			
C-Status			
D-Security			
E- Giving			
F- Spontaneity			

## Review Questions:

1. Do you feel that the Habitudes accurately describe your relationship with money? Why?
2. What are your money strengths?
3. What areas would you like to focus on?

CATEGORY E	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY F	That's Me!	Sometimes It Depends.	That's not Me!
I give up things I want so I can help others.				If I get money by surprise, it's "extra." I can spend it anyway I want. It might be a , tax refund, bonus, winnings, a gift or an inheritance.			
I like giving to others more than receiving gifts or help.				I have "fun" money to spend any way I want. It may be to treat myself, take a risk or give it away.			
I help others even when they do not ask. I give them money or buy things for them.				I have lots of things I bought but never use. Examples: Clothes, hobby stuff, tools, household items and books.			
It would feel strange to have more money or nicer things than my friends or family.				I like to say "yes" to the unexpected chances that sound good to me. It might be: a bargain, a new job or a good time.			
When I get money, I like to give some of it to others.				Sometimes I regret the way I've spent my money or the risks I've taken.			
I spend on others but I don't spend money on myself.				I hate to wait for things. If I want something and don't have money, I will: get cash from the ATM, use a credit card, or get a quick loan.			
I think that when people have a lot of money, it corrupts them.				If I'm upset, I go shopping. Or If I want to avoid something, I go shopping. Or If I feel great I go shopping			
I owe money after the holidays because I spend a lot on gifts.				When I go shopping I have to buy something.			
I give money or buy things I don't need when someone asks me for support.				I have money secrets about: how much I spend, or how much I owe, or how much I lose, or how much I give away.			
<b>TOTALS for Category E</b>				<b>TOTALS for Category F</b>			

CATEGORY C	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY D	That's Me!	Sometimes It Depends.	That's not Me!
I think about what is best for the situation. That might be when I choose my clothes, Buy gift, or Plan an event				I like to buy things that are useful and practical.			
When someone does something nice for me, I feel I owe him or her.				I rarely buy things unless I can pay them off right away.			
I like to give gifts that come from a special store, have a brand name or look expensive.				I keep track of my money. I know: how much I have, how much is coming in and/or how much is going out.			
I feel I should pay the bill when I eat out with others.				I like to keep my money where I can get to it quickly.			
I will pay more for a brand name that others will recognize.				I will spend a lot of time and energy to get a better deal.			
I like being up-to-date. That might mean I have things like; stylish clothes, the latest phone, a new car or new gadgets.				I will buy things that cost less instead of getting what I really want.			
It seems most people I know are better off than I am.				I like to get separate bills when I eat out with others. I only want to pay for my fair share.			
I will hide the fact that I am having money problems. Even if I can't afford it, I will spend money to keep up with a good image.				Even if I can afford things that will make my life easier, I will not buy them.			
I think people will only like me if I am generous.				I save or invest a set amount of money each month.			
<b>TOTALS for Category C</b>				<b>TOTALS for Category D</b>			

# MONEY HABITUDES WORKSHEET

**READ THROUGH EACH STATEMENT AND CHECK THE BOX THAT BEST DESCRIBES YOUR REACTION TO THE STATEMENT.**

*Don't think too much- go with your first reaction.*

CATEGORY A	That's Me!	Sometimes It Depends.	That's not Me!		CATEGORY B	That's Me!	Sometimes It Depends.	That's not Me!
I know the difference between what I need and what I want					When I need money I just asked my friends or family to help me.			
Things happen that I didn't plan on (like a car breaks down or I get sick). I have extra money for those types of things. Or I know how I can get money right away if I need it.					I like to keep my options open. I do not want to be tied to a plan.			
I stop and think about my choices before I spend my money.					I think things will work out, so I don't worry about money.			
I research high-priced things. That way I can compare quality and price. Examples: car, house, phone, jewelry, ect.					I have to pay late fees because I do not pay my bills on time.			
I know a lot about my (our) finances. This may be: insurance (health, car, home), savings or investments.					I wonder where my money went. It seems to just disappear!			
I only buy what I planned to buy. I will not get extra items or extra features.					I think most people can manage money better than I can.			
I buy things because they meet my needs. I do not care if they are the newest, the best or have brand names.					Ask for raise? Ask for a better deal? Not me! I don't like to negotiate or bargain.			
I have a plan for how I spend and save my money					I changed my plans to do what others want to do.			
Once I have a plan, I stick to it.					Win a fortune? Inherit a lot of money? Sounds good! But I would not want to be responsible for it.			
<b>TOTALS for Category A</b>					<b>TOTALS for Category B</b>			

# Money Habitudes – Meanings & Descriptions

## Planning:

**Theme:** Money helps you achieve your goal.

**How you/others see you:** Responsible – Accomplished – Driven – Conservative

### Advantages:

- Make intentional financial decisions based on values and desired long-term outcomes.
- Have money reserved to pay for the unexpected.
- Set and accomplish goals.
- Buy items you really want that will retain value.
- Have a sense of well-being and control.

### Challenges:

- Feel pressured by others to spend money on things that do not fit your budget/values.
- Expected to help others who did not plan.
- Have difficulty responding to new opportunities if it means changing/abandoning plan.
- Intolerant or impatient when others don't meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

### Suggestions:

- Learn effective communication skills to use when pressured by others to spend money in a way that conflict with your values or goals.
- Understand the money messages from your past.
- Challenge yourself to find out if your goals reflect your wants and needs or if they are a response to others' expectations of what you "should" do.
- Be supportive and giving to others.
- Take a break from being productive and goal-oriented. Relax, be spontaneous and enjoy life.
- Challenge yourself to experience new activities out of your comfort zone. Take risks.
- Be tolerant and patient with people who have lifestyles and values that are different. Try to see their perspective and understand what works for them.

## Giving:

**Theme:** Money helps you feel good by giving to others.

**How you/others see you:** Thoughtful – Charitable – Enabling – Matyr

### Advantages:

- Have strong values and convictions.
- Generously give to other people or causes.
- Live simply to reflect non-materialistic values.
- Act ethically and with integrity.
- Appreciated for being thoughtful. Are needed. Others depend on you.
- Admired for being able to anticipate others' needs.

### Challenges:

- Disappointed if money or gifts are not appreciated.
- May have unrealistic expectation that others will repay your generosity.
- Use giving as a form of control to impose your personal values on others.

- Intolerant of people who have different lifestyles.
- Resent when giving is expected or assumed
- Promote dependence or irresponsible behavior by giving too much or too often.
- Sacrifice your needs or future security for others.

#### **Suggestions:**

- Plan activities for personal enjoyment that are unrelated to your favorite charities.
- Do you give away too much of your time? Know the value of your work. Negotiate to receive a fair salary.
- Know how much you can give and identify how you like to give – big amounts at once, small amounts to multiple people/charities. Stick to a plan.
- Have a plan for giving that includes giving to yourself and providing for your future.
- Understand that having money is not inherently bad or sinful and being poor is not inherently honorable.
- Before helping others, consider if you may be limiting their development of responsible behavior.
- If you attract needy people, explore the benefits you receive by being needed by others.
- Identify your own needs, wants and ideas. Become aware of your tendency to agree to someone else's plans to save, spend, invest or be charitable before you have thought about what you would like to do.

### **Security:**

**Theme:** Money helps you feel safe, secure and in control.

**How you/others see you:** Thrifty – Prepared – Suspicious – Cheap

#### **Advantages:**

- Have a budget, financial goals and savings.
- Shop wisely for value items on sale.
- Protect money by being conservative.
- Saving now means more choices later.
- Take care of possessions so they last.
- Disciplined to make choices and delay gratification.
- Can easily get your money in case of emergencies.

#### **Challenges:**

- Save so much there is no money for today's wants and needs.
- Buy based on price when it isn't exactly wanted or won't hold up over time.
- By avoiding risks, money is safe but doesn't grow or your job is secure but you can't go any higher.
- Sacrifice participating in enjoyable activities or relationships because of the cost involved.
- Your strict budget means you are unable to take advantage of unexpected sales and opportunities.

#### **Suggestions:**

- Reassess your budget to include fun, gifts and being able to respond spontaneously to new opportunities.
- Reduce the time you spend to record, check and manage your finances.
- Plan to spend money on a special gift or activity for yourself every month.

- Talk to people you love to understand how your behavior related to money affects your relationships.
- Face your fear. Put everything you would need to survive in a bag or suitcase. Keep it in a closet so you are prepared for the worst.
- Interview financial professionals. Find someone you trust to gain a broader perspective on saving and investing for more realistic, livable financial plan.

## **Carefree:**

**Theme:** Money isn't a priority. You just let life happen.

**How you/others see you:** Easygoing – Flexible – Immature – Irresponsible

### **Advantages:**

- Optimistic that everything will work out.
- Can respond quickly to new opportunities.
- Not distracted by money consideration or details.
- Easily share what you have with others.
- Do not feel pressured by others' expectations.
- Adapt easily to new situations.

### **Challenges:**

- Lack the skills and information to feel confident.
- Unable to support yourself if the person(s) providing for you cannot continue or chooses to stop.
- Feel trapped or obligated by being supported.
- Miss opportunities by avoiding commitments or missing deadlines.

### **Suggestions:**

- Know the realistic expenses needed to support yourself even if you do not pay for them (health and car insurance, rent, utilities, clothing, etc.)
- Become familiar with the basics. Use simple techniques like rounding expenses up and rounding income down to work with easy numbers to make basic budget and keep track of money.
- If you live with someone who pays the bills, go over a month's expenses to be familiar with the basic costs.
- If you avoid managing money because of a lack of skills, consider taking a class or being tutored.

## **Status:**

**Theme:** Money helps you present a positive image.

**How you/others see you:** Generous – Impressive – Superficial – Insensitive

### **Advantages:**

- Present a strong first impression.
- Make generous donations.
- Give expensive or unexpected gifts.
- Attentive to what is important to others.
- Never burden others about money problems.
- Appreciated for generosity and helping others.
- Enjoy others returning favors and being generous.

**Challenges:**

- Create a false impression of having wealth.
- Feel constant stress to keep up with others.
- Do not have reserves for the unexpected.
- Spend money unwisely to maintain appearances.
- Feel entitled to special treatment.
- Actions motivated by personal gain may be seen as suspicious and insincere; people may feel used.
- Keep money secret because fear of losing friends or status if others knew your real financial situation.

**Suggestions:**

- Shop for quality, not for name brands. Limit trendy items to 10% of your purchases.
- If you have debt, talk to a professional to learn how to pay it off as quickly as possible.
- Shop from a catalog to avoid impulse spending.
- Set up a budget. Use direct deposit to ensure bills are paid and savings available for future. Set up automatic online payments for bills if possible.

**Spontaneous:**

**Theme:** Money encourages you to enjoy the moment.

**How you/others see you:** Daring – Fun-loving – Open-minded – Impulsive – Unconcerned with consequences

**Advantages:**

- Enjoy adventures and the unexpected.
- Able to quickly respond to opportunities.
- Get a lot of attention and recognition.
- Have many friends and acquaintances who will join you when you want to go places or do things.
- Get things right away without waiting.
- Experience the thrill of taking risks.

**Challenges:**

- Spend money even when you do not have it.
- Go into debt to buy things you do not need.
- Do not have reserves for the unexpected.
- Often owe money to friends or family.
- Feel powerless to control your spending.
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending, debt or how much you give to others.

**Suggestions:**

- Use direct deposit and pre-set automatic payments. Save a set amount weekly, even just \$1 adds up.
- Make a list of alternative activities to shopping. Plan to do them with other people.
- Do not use store credit cards. Pay with cash.
- Before each purchase ask yourself: *Is this a need or a want? How long will I have to work to pay for it? Is it worth an hour's pay? Is it worth a week's pay?*
- Talk to a financial professional to set up a plan to get your debts paid off.

# Budgets

## Why Budget?

Budgets help us track the amount of money our family spends each month. We are able to compare how much we spend and how much income we have.

Budgets are a tool used for us to set goals; they are a way for us to track where we are spending our income each month as well as how we can spend differently to meet savings goals.

## Priority Expenses vs. Secondary Expenses

**Priority Expenses** are the essential living expenses; Rent/Mortgage, Energy, Utilities. They are the bills that you pay first: prioritize essential expenses before secondary expenses.

**Secondary Expenses** are additional bills and expenses other than essential: Cable/Internet, Clothing, Diapers.

# Income

## Gross Income vs. Net Income

**Gross income** is the total amount of income you earn from your employer before any taxes or deductions have been taken out.

**Net income** is your "take home pay". It is the amount of money after items are taken out, taxes, medical, retirement, child support, etc.

It is important to create your budget with your net income, to use the income you actually have to budget with. The income you have control over.

## Katie's Budget

Katie is a mother of two children; Tammy is 2 years old and Kevin is 6 years old. Katie works part time at Grocery Store and gets paid \$10 an hour. She works 15 hours a week. She receives \$150 gross income every week, which is \$138.52 net income every week.

1. The whole household is enrolled in Apple Health Care.
2. Katie currently has housing through Bellingham Housing Authority and pays \$125 towards rent, her total rent is \$700 month she receives \$575 housing subsidy.
3. Katie has an Puget Sound Energy Bill that averages \$68 monthly
4. Katie receives \$511 in EBT benefits each month
5. Katie has a co-pay of \$30 for childcare for Tammy while she works.
6. Katie has paid \$30 boys and girls club fee for Kevin's after school care (She averages \$3 a month to save for next year's club fee.)
7. Katie goes to the Grocery Store every other week; she spends \$260 of EBT each time she is at the store. She pays the difference with cash when EBT runs out.
8. Katie owns a car and pays \$40 a month in insurance and \$70 a month in gas
9. Katie has a phone plan that she pays \$60 a month
10. Katie owes \$200 in court fines and pays \$25 each month towards her fines
11. Katie goes to the dollar tree for toiletries and cleaning supplies monthly she spends \$10
12. Katie spends \$40 a month on diapers for Tammy and spends \$25 on children clothing
13. Katie saves \$25 each month to go towards emergency expenses for car tabs, repairs..etc.

## **Katie's Actual Budget**

**Katie has tracked his spending for four weeks and is now able to create an actual budget. There were a few items that changed in her budget.**

- Puget Sound Energy Bill was \$80 this month, however Katie received Energy Assistance of \$50 towards credit to her account. She paid \$30 towards PSE to complete her bill.
- She noticed she drove more than expected, she spend \$90 on gas for the month.
- Katie had left over toiletries and cleaning supplied, she only spent \$5 total at the dollar tree.

**Katie re-evaluated her budget because she knew his actual spending after tracking for 4 weeks.**

# Navigating your budget

## Wants or Needs

It is important that we get into the habit of knowing the difference in our wants and needs when spending.

1. WANTS are things that are not a priority expense.
  - a. Brand Name Clothing, Fast Food, New TV, etc.
2. NEEDS are things that are essential needs.
  - a. Housing, Utilities, Food, Medicine, Transportation, etc.

Sometimes items may fit into both categories:

3. I WANT a new car because it will make me look important.
4. I NEED a car to get to work at 4am before the buses run.

## Planned or Unplanned

Often times the items we purchase that are unplanned are impulse purchases.

Suggestions:

- Before going to the store, create a list of items to buy.
- If you see something you want to purchase that is an unplanned item think to yourself: "Will I still want this item in three months"

## Flexible or Fixed

Flexible are monthly payments that have a varying amount on a monthly base and fixed is the same amount each month.

- Flexible items might be energy bill, gas bill or credit card payments
- Fixed items are bills that remain the same month after month; rent, childcare co-pays or car insurance.

# Savings

## Why Save Money?

People save money to use in the future. People set aside money for emergencies/ unexpected expenses to create a safety net in order to avoid crisis situations and for goals like a car, house, deposit.

## Savings Goals

Habit of saving is vitally important for those with poor credit or no credit.

When emergencies inevitably arise, loan options are very difficult  
Savings help break cycles of crisis- it is hard to address other barriers if you are constantly worried about finances.

## Establish Savings Strategies:

### Bank On

Bank On is a group of key government agencies, community organizations, and financial institutions that work together to offer free or low-cost accounts to help you save money and get ahead. Any one of these accounts could keep you from losing your hard-earned money that you may otherwise spend on alternative financial products, such as, check cashing or payday lending that charge high fees and interest rates for using their services. With a bank account, it won't cost you any money to cash your checks.

How to open a Bank On account:

- Find a participating bank or credit union at [www.whatcomabc.org/bankon](http://www.whatcomabc.org/bankon)
- You can visit the website for Bank On North Sound to use the locator tool, or see account matrix below in order to choose the account that will work best for you.
- Gather what you need to open your account:
  - A photo ID (US driver's license or Matricula Consular card)
  - Proof of address such as a utility or cell phone bill.
  - Social security or taxpayer ID number.
  - Cash or check for your first deposit.
- Visit a convenient branch of the bank or credit union you have selected in order to open your account.
- A specialist will walk you through the entire process and answer your questions. You don't need an appointment, but don't forget your materials!

### **Save the Difference**

With some Banks you can use a tool called "save the difference", It is set up where when you make a charge with a debit card the bank then rounds the amount up to the nearest dollar and puts the change into a savings account. If you purchase an item that is \$5.34, then \$0.66 goes into a savings account. It's a little step to saving money.

### **Pay Yourself First**

Before you pay your bills, before you buy groceries, before you do anything else, set aside a portion of your income to save. The first bill you pay each month should be to yourself to save.

# LETTER OF EXPLANATION: Sample One

January 27, 2014

Mr. Jorge Almirez  
XYZ Property Management Company  
123 Main Street  
Seattle, Washington 98005

Dear Mr. Almirez:

I am writing to give you information that will help you evaluate my application for a rental in your apartment building. Four months ago, I was terminated from an apartment. The termination was the result of consistently late rental payments. At the time, I was in the process of a divorce. My income was unstable and I was unable to meet my obligations.

Since that time, my divorce has been finalized. I am now receiving regular child support payments and have also accepted a job that will provide a steady income. I am fully committed to make my rent payments on time.

Please consider my current situation as you evaluate my rental application. Now that my situation has improved, I will be a reliable renter.

Sincerely,

Susan Jenner  
Susan Jenner  
P.O. Box 999  
Seattle, Washington 98005  
Phone: 206-999-9999

## LETTER OF EXPLANATION: Sample Two

January 27, 2014

Ms. Rebecca Flynn  
789 Center Street  
Seattle, Washington 98005

Dear Ms. Flynn:

I am submitting my application to rent your apartment today and want to explain to you the circumstances of some negative information that you will find when you review my application. While renting an apartment last year, there were several incidents that resulted in the police being called because of noise and unruly conduct. My landlord asked me to leave so I moved from the unit, shortly after that I was arrested due to some issues with substance abuse.

Since the time of vacating my unit as well my arrest I have completed the requirements put forth by the court as well as some additional steps I decided to take on my own. I have been working with a substance abuse counselor. I am including a letter from my counselor attesting to the fact that I am continuing with my treatment. My problem is now under control and I will be a responsible renter for your home.

I think your apartment is very nice and would be proud to make it my home. I will be a good renter for your unit..

Sincerely,

J.L. Nyugen  
J.L. Nyugen  
P.O. Box 999  
Seattle, Washington 98005  
Phone: 206-999-999

# INFORMATION FOR MY RENTAL APPLICATION

Applicant information	
Head of Household Full Name:	
Date of Birth:	
SSN:	
Phone:	
Drivers License ID number	
Co- Applicant Name:	
Date of Birth of Co-applicant	
SSN of Co-Applicant	
Phone of Co-Applicant	
Drivers License ID number:	
Children names and Date of Birth	
Children names and Date of Birth	
Rental Information	
Current Address:	
Property Manager Contact:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info?	
Rent amount?	
Dates at Property?	
Income Information	
Employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Co-Applicants employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Additional Income:	
Monthly Amount:	
Bank Account: Checking/Saving	
Contact information:	
Amount in Account:	

# PROTECT YOURSELF FROM RENTAL SCAMS

Being savvy when you're in search of a rental is well worth the effort. Scammers know

## Red Flags for Renters When Searching for Housing:

- "Owner" is traveling or working outside of the U.S. and will send you the keys
- "Owner" will only interact with you online, not in person
- The advertising or email response to you contains multiple misspellings and grammatical errors
- The email addresses you as Dear Sir/Madam
- The "owner" uses the title Reverend, Dr., or claims to be a missionary

- The "owner" uses a free email service such as Gmail, Yahoo, or Hotmail
- Payment is first priority – Cashier's Check, FEDEX, Western Union, etc.
- Payment of deposit or first month's rent is requested BEFORE you see the property or sign a lease
- Price seems surprisingly low for the home offered and the area
- "Owner" can't show you the property or make arrangements for you to tour

### **Beware of anyone who asks you to pay cash or wire money:**

If you pay cash by choice, make sure to get a receipt. Wiring money sounds more official than cash but it's not; there's no way to trace it.

### **Be suspicious of a price that seems too good to be true:**

Try typing the street address into a search engine and see what comes up –legitimate landlords often list properties on multiple sites, so if you find several listings for a property that sounds identical but is several hundred dollars more, you've probably found a scam.

### **Be aware of the "owner's" priorities:**

A legitimate landlord will want to know about your goals in finding a home, and about your and your family's rental needs. A scammer will want to get your money. If money seems like a higher priority than anything else, that might be a sign of fraud.

### **Ask a lot of questions:**

Where will I send my rent? How can I reach someone if you are on vacation? What do I do if I need a plumber? An experienced landlord will have already thought through the answers.

**Important:** If you find yourself the target of a rental scam, report it to your local law enforcement agency.

# **Preparing for housing search with barriers**

In table groups brainstorm ideas to prepare for housing search for someone who has the following barriers.

**No rental history**

**Problem with former landlords or neighbors**

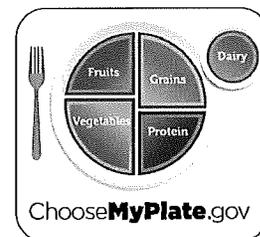
**No steady income**

**No or poor credit history**

**Criminal record**

**10  
tips**  
*Nutrition  
Education Series*

# eating better on a budget



## 10 tips to help you stretch your food dollars

**Get the most for your food budget!** There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

### 1 plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or stir-fries, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.

### 2 get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.



### 3 compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is more economical.

### 4 buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are family packs of chicken, steak, or fish and larger bags of potatoes and frozen vegetables. Before you shop, remember to check if you have enough freezer space.

### 5 buy in season

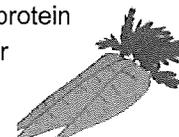
Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

### 6 convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut vegetables, and instant rice, oatmeal, or grits will cost you more than if you were to make them from scratch. Take the time to prepare your own—and save!

### 7 easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy carrots, greens, or potatoes. As for fruits, apples and bananas are good choices.



### 8 cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

### 9 get your creative juices flowing

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry or over a garden salad, or to make chicken chili. Remember, throwing away food is throwing away your money!

### 10 eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Stick to water instead of ordering other beverages, which add to the bill.

# Goal Development Worksheet

Today's Date: \_\_\_\_\_ Target Date: \_\_\_\_\_ Start Date: \_\_\_\_\_

Date Achieved: \_\_\_\_\_

Goal: \_\_\_\_\_

## Verify that your goal is SMART

**Specific:** *What exactly will you accomplish?*

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**Measurable:** *How will you know when you have reached this goal?*

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**Achievable:** *Is achieving this goal realistic with effort and commitment? Have you got the resources to achieve this goal? If not, how will you get them?*

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**Relevant:** *Why is this goal significant to your life?*

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**Timely:** *When will you achieve this goal?*

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## 52 Week Challenge

<b>WK #</b>	<b>Deposit</b>	<b>Balance</b>	<b>✓</b>	<b>WK #</b>	<b>Deposit</b>	<b>Balance</b>	<b>✓</b>
1	\$1.00	\$1.00	<input type="checkbox"/>	27	\$27.00	\$378.00	<input type="checkbox"/>
2	\$2.00	\$3.00	<input type="checkbox"/>	28	\$28.00	\$406.00	<input type="checkbox"/>
3	\$3.00	\$6.00	<input type="checkbox"/>	29	\$29.00	\$435.00	<input type="checkbox"/>
4	\$4.00	\$10.00	<input type="checkbox"/>	30	\$30.00	\$465.00	<input type="checkbox"/>
5	\$5.00	\$15.00	<input type="checkbox"/>	31	\$31.00	\$496.00	<input type="checkbox"/>
6	\$6.00	\$21.00	<input type="checkbox"/>	32	\$32.00	\$528.00	<input type="checkbox"/>
7	\$7.00	\$28.00	<input type="checkbox"/>	33	\$33.00	\$561.00	<input type="checkbox"/>
8	\$8.00	\$36.00	<input type="checkbox"/>	34	\$34.00	\$595.00	<input type="checkbox"/>
9	\$9.00	\$45.00	<input type="checkbox"/>	35	\$35.00	\$630.00	<input type="checkbox"/>
10	\$10.00	\$55.00	<input type="checkbox"/>	36	\$36.00	\$666.00	<input type="checkbox"/>
11	\$11.00	\$66.00	<input type="checkbox"/>	37	\$37.00	\$703.00	<input type="checkbox"/>
12	\$12.00	\$78.00	<input type="checkbox"/>	38	\$38.00	\$741.00	<input type="checkbox"/>
13	\$13.00	\$91.00	<input type="checkbox"/>	39	\$39.00	\$780.00	<input type="checkbox"/>
14	\$14.00	\$105.00	<input type="checkbox"/>	40	\$40.00	\$820.00	<input type="checkbox"/>
15	\$15.00	\$120.00	<input type="checkbox"/>	41	\$41.00	\$861.00	<input type="checkbox"/>
16	\$16.00	\$136.00	<input type="checkbox"/>	42	\$42.00	\$903.00	<input type="checkbox"/>
17	\$17.00	\$153.00	<input type="checkbox"/>	43	\$43.00	\$946.00	<input type="checkbox"/>
18	\$18.00	\$171.00	<input type="checkbox"/>	44	\$44.00	\$990.00	<input type="checkbox"/>
19	\$19.00	\$190.00	<input type="checkbox"/>	45	\$45.00	\$1,035.00	<input type="checkbox"/>
20	\$20.00	\$210.00	<input type="checkbox"/>	46	\$46.00	\$1,081.00	<input type="checkbox"/>
21	\$21.00	\$231.00	<input type="checkbox"/>	47	\$47.00	\$1,128.00	<input type="checkbox"/>
22	\$22.00	\$253.00	<input type="checkbox"/>	48	\$48.00	\$1,176.00	<input type="checkbox"/>
23	\$23.00	\$276.00	<input type="checkbox"/>	49	\$49.00	\$1,225.00	<input type="checkbox"/>
24	\$24.00	\$300.00	<input type="checkbox"/>	50	\$50.00	\$1,275.00	<input type="checkbox"/>
25	\$25.00	\$325.00	<input type="checkbox"/>	51	\$51.00	\$1,326.00	<input type="checkbox"/>
26	\$26.00	\$351.00	<input type="checkbox"/>	52	\$52.00	\$1,378.00	<input type="checkbox"/>



## IDENTIFYING MY CHALLENGES

Read the statements below. Answer each question either yes or no to the following situations. If you are unsure whether a situation applies or not please ask. This information will help highlight some of the areas you may need to improve to rent a home in the future. Be honest with yourself-you can't solve a problem without identifying it first.

### RENTAL HISTORY

- |  |   |   |
|--|---|---|
| 1.) Have you ever rented a place in your own name?                 | Y | N |
| 2.) Have you ever had problems with previous landlords?            | Y | N |
| 3.) Have you ever had problems with former neighbors or roommates? | Y | N |
| 4.) Have you ever been evicted from rental housing?                | Y | N |

### MONEY MANAGEMENT

- |  |   |   |
|--|---|---|
| 5.) Do you have a checking account?  | Y | N |
| 6.) Have you ever bounced one or more checks?  | Y | N |
| 7.) Have you ever received one or more past due notices for utility bills<br>doctors or credit payments? | Y | N |

### INCOME

- |  |   |   |
|--|---|---|
| 8.) Are you unemployed?  | Y | N |
| 9.) Do you change jobs often?  | Y | N |
| 10.) Are part of your wages deducted to pay a wage assignment or<br>garnishment? | Y | N |
| 11.) Can you count on a steady income?   | Y | N |
| 12.) Do you live on a low income?  | Y | N |
| 13.) Are your children entitled to child support?                                | Y | N |

## WRITE A LETTER OF EXPLANATION

if you have had problems in the past, a prospective landlord will need to be assured that similar problems will not occur in the future. Rather than ignoring the problem and hoping the landlord doesn't find out, it's best to admit that problem up front and show why the problem will not occur again. A letter is one way that you can do that. Look at the examples provided, then use this page to figure out what should be in your own letter. As a final step, write the letter. Type or neatly print the letter.

Section	What to include:	My information:
Part 1: Headings	Date Name and address letter is addressed to Greeting	
Part 2: Describe the problem	Simply state the facts. Do not place blame or make excuses.	
Part 3: Current situation	Describe your current situation. Include you have taken to prevent the problem from happening again.	
Part 4: Ask for consideration	Politely ask for what you need. If this is to a landlord, ask to be considered for a rental unit. If to a credit company ask for a payment schedule that you can meet.	
Part 5: Closing	Include a polite closing, your signature, and your name and address	

# Grocery Checklist

<https://www.vertex42.com/ExcelTemplates/grocery-list.html>

## CRITICAL

- 
- 
- 
- 
- 

## PRODUCE

- Apples
- Avocados
- Bananas
- Berries
- Broccoli
- Carrots
- Celery
- Cucumbers
- Garlic
- Grapefruit
- Grapes
- Lemons/Limes
- Lettuce
- Melons
- Mushrooms
- Onions
- Oranges
- Peppers
- Potatoes
- Squash/Zucchini
- Tomatoes
- 
- 

## BREAD / BAKERY

- Bagels
- Bread
- Cake
- Cookies
- Dinner Rolls
- Donuts
- French Bread
- Hamburger Buns
- Hot Dog Buns
- Muffins
- Pastries
- Pie
- Pita Bread
- Tortillas
- 
- 

## BREAKFAST

- Cold Cereal
- Oatmeal
- Creamed Wheat
- Pancake Mix
- 
- 

## MEAT

- Bacon
- Beef / Steak
- Chicken
- Deli Meat
- Fish
- Ground Beef
- Ham
- Hot Dogs
- Pork
- Sausage
- Turkey
- 
- 

## DAIRY / FRIDGE

- Biscuits
- Butter
- Cheese
- Cookie Dough
- Cream Cheese
- Dips
- Eggs
- Half & Half
- Milk
- Sour Cream
- Whip Cream
- Yogurt
- 
- 

## FROZEN

- Chicken
- Desserts
- Dinners
- Fish
- Fruits
- Ice
- Ice Cream
- Ice Pops
- Juice
- Lasagna
- Pie
- Pizza
- Vegetables
- Waffles
- 

## DRINKS

- Water
- Juice
- Soda
- Sports Drinks
- Coffee
- Tea
- 
- 

## CANNED

- Applesauce
- Beans
- Chili
- Fruits
- Mushrooms
- Olives
- Soup
- Tomato Sauce
- Tuna
- Vegetables
- 
- 
- 

## DRY / BAKING

- Baking Powder
- Baking Soda
- Bread Crumbs
- Brownie Mix
- Cake Mix
- Canned Milk
- Chocolate Chips
- Cocoa
- Cornmeal
- Cornstarch
- Flour
- Food Coloring
- Frosting
- Muffin Mix
- Oatmeal
- Pie Crust
- Shortening
- Sugar (brown)
- Sugar (powder)
- Sugar (white)
- Vanilla
- Yeast
- 
- 

## PASTA / RICE

- Couscous
- Hamburger Helper
- Lasagna
- Mac & Cheese
- Macaroni
- Noodle Mixes
- Ramen
- Rice (brown)
- Rice (white)
- Rice Mixes
- Spaghetti
- 
- 

## SAUCES / OILS

- Vegetable Oil
- Soy Sauce
- Olive Oil
- Vinegar
- BBQ Sauce
- Hot Sauce
- Spaghetti Sauce
- Syrup
- 

## CONDIMENTS

- Croutons
- Honey
- Jam / Jelly
- Ketchup
- Mayonnaise
- Mustard
- Peanut Butter
- Pickles
- Salad Dressing
- Salsa
- 
- 

## SPICES

- Salt
- Pepper
- Cinnamon
- 
- 

## SNACKS

- Candy
- Cookies
- Crackers
- Dip / Salsa
- Dried Fruits
- Fruit Snacks
- Graham Crackers
- Granola Bars
- Nuts / Seeds
- Popcorn
- Potato Chips
- Pretzels
- Pudding
- Raisins
- Tortilla Chips
- 

## BABY

- Baby Food
- Diapers
- Formula
- Rash Cream
- Wipes
- 

## PERSONAL

- Conditioner
- Cotton Products
- Deodorant
- Feminine
- Floss
- Hair Spray
- Lip Balm
- Lotion
- Makeup
- Mouthwash
- Pain Relievers
- Razor Blades
- Shampoo
- Shaving Cream
- Soap
- Sunscreen
- Toothbrush
- Toothpaste
- 

## PAPER / PLASTIC

- Aluminum Foil
- Bags
- Coffee Filters
- Cups
- Garbage Bags
- Napkins
- Paper Towels
- Plastic Wrap
- Plates
- Tissues
- Toilet Paper
- Utensils
- Wax Paper
- 

## HOUSEHOLD

- Batteries
- Bleach
- Cards
- Charcoal
- Detergent
- Dish Soap
- Dishwasher Soap
- Fabric Softener
- Glass Cleaner
- Light Bulbs
- Rags
- Sponges
- Vacuum Bags
- 

## PET

- Pet Food
- Cat Litter
- Treats





# Welcome to Money Matters





Special Thanks to our Sponsor

CAPE  
COD5



# Money Matters Workshop

## Day 1



# Ground Rules

- Confidentiality
- Create Safe Space for dreams & goals
- Share Ideas
- Open & Honest (about yourself)
- Non-judgmental

# Workshop Agenda

## Session one:

- Goals vs Dreams
- Emotions & how much money is really worth to you
- Why a Spending Plan Matters
- Delayed Gratification
- Wants vs Needs

## Session Two:

- Financial Education Pathway
- Establishing an Emergency Fund
- Create a Spending Plan
- Understanding Credit

# What brought you in today?



# goals vs dreams ?



# “S.M.A.R.T.” GOALS

- **SPECIFIC**
- **MEASURABLE**
- **ATTAINABLE**
- **RELEVANT**
- **TIME BASED**



# SPECIFIC

- What will I achieve?
- Who will this benefit?
- What specific thing will I accomplish?
  
- For example: I want to travel versus I want to go to Paris in the Fall.

# MEASURABLE

- How many?
- How will I know that it is done?
- How much?
  
- For Example: I want to save money versus I want to save \$15 a week for 6 months.

# ACHIEVABLE

- Is this goal something I can actually do?
- Do I possess the tools or skills necessary to accomplish this?
- For Example: I want to pay off all my credit cards this year versus I will pay down 20% of my outstanding credit card debt this year.



# RELEVANT

- Is this something I really want?
  - Is this the right time to do this?
  - Why is this goal important now?
- 
- Set goals that matter to you and reflect your values.

# TIME BASED or TIME BOUND

- When will I reach this goal?
- Is the time frame reasonable?
  
- Goals that have a defined time frame and deadline allow you to track your progress.



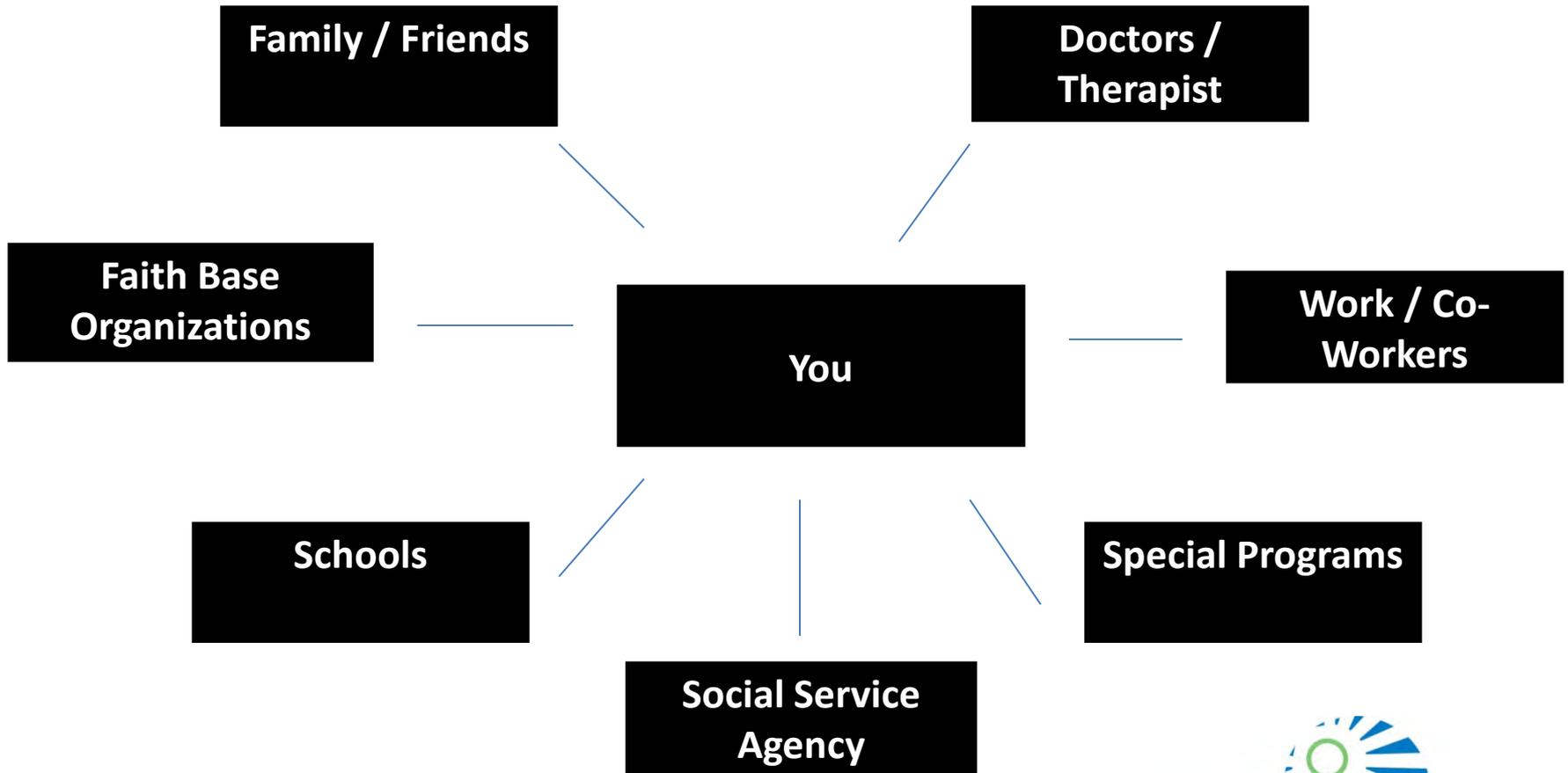
# dreams, hope, & motivation

Visioning

Activity



# support web



# What is a 'Habitudo'?

Habits + Attitudes



Let's talk about money...

A man with a beard is shown in profile, resting his chin on his hand in a thoughtful pose. The background is a collage of various US dollar bills, including a prominent \$100 bill featuring Benjamin Franklin. The text 'Money Habitude\$' is overlaid in white on the man's hand.

# Money Habitude\$

That's Me

That's Not Me

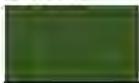
Blue



Purple



Green



Gray



Yellow



Red



# money habitude\$

I save or invest a set amount of money each month.

# money habitude\$

I will hide the fact that I am having money problems.

Even if I can't afford it, I will spend money to keep up a good image.

# money habitude\$

I have money secrets about:

- how much I spend, or
- how much I owe, or
- how much I lose, or
- how much I give away

# money habitude\$

I think most people can manage money better than I can.

# money habitude\$

When things happen that I didn't plan on  
(like my car breaks down  
or I get sick)!

I have extra money for these types of things.

# money habitude\$

I like to give gifts that come  
from a special store,  
have a brand name or look expensive

# money habitude\$

I spend on others but I don't spend money on myself.

# money habitude\$

I like being up-to-date.  
That might mean I have things like:

- stylish clothes
- the latest phone
- a new car
- the newest gadgets

# money habitude\$

Sometimes I regret the way I've spent my money or the risk I've taken.

# money habitude\$

I feel I should pay the bill when I eat out with others.

# money habitude\$

If I get money by surprise, it's "extra." I can spend it any way I want.

It might be a:

- tax refund
- bonus
- winnings
- a gift
- an inheritance

# money habitude\$

I think things will work out, so I don't worry about money.

# money habitude\$

I know the difference between what I need  
and what I want.

# money habitude\$

I hate to wait for things. If I want something and I don't have money, I will:

- get cash from the ATM, or
- use a credit card, or
- get a quick loan

# money habitude\$

When I need money, I just ask my friends or family to help me.

# money habitude\$

I help others even when they do  
not ask.

I give them money or buy things  
for them.

# money habitude\$

I often wonder where my money went. It seems to just disappear!

# money habitude\$

I will buy things that cost less instead of getting what I really want.

# money habitude\$

I have to pay late fees because I do not pay my bills on time.

# money habitude\$

I owe money after the holidays  
because I spend a lot on gifts.

# money habitude\$

I rarely buy things unless I can pay them off right away.

# money habitude\$

I have a plan for how I spend and  
save my money

# money habitude\$

I have “fun” money to spend any way I want.

It may be to treat myself or take a risk.

# money habitude\$

I stop and think about my choices before I spend my money.

# money habitude\$

I think that when people have a lot of money, it corrupts them.

# money habitude\$

Once I have a plan, I stick to it.

# money habitude\$

I keep track of my money. I know:

- how much I have
- how much is coming in
- how much is going out

# money habitude\$

When someone does something nice for me I feel I owe them.

# money habitude\$

It would feel strange to have more money or nicer things than my friends or family.

# money habitude\$

I like to get separate bills when I eat out with others. I only want to pay my fair share.

# Add them up....

-  Blue
-  Purple
-  Green
-  Grey
-  Yellow
-  Red

# discover who you are....

-  Blue Planning
-  Purple Status
-  Green Giving
-  Grey Security
-  Yellow Carefree
-  Red Spontaneous

*That's  
ME!*

# what do these cards mean?

## Types

- Planning
- Status
- Giving
- Security
- Carefree
- Spontaneous

## What Habitudes Reflect

- Money helps you achieve your goals
- Money helps you present a positive image
- Money helps you feel good by giving to others
- Money helps you feel safe and secure
- Money is not a priority at this point in your life
- Money encourages you to enjoy the moment

# discover your advantages & challenges....



**Responsible, Accomplished / Maybe expected to help others**



**Present a strong first impression / May create a false image of having wealth**



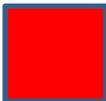
**Have strong values, live simply / May resent when giving is expected...**



**Thrifty, Have a Budget / May sacrifice enjoyable activities because of the cost**



**Optimistic that things will work out / Lose track of money or possessions**



**Daring, Able to quickly respond to opportunity / May often owe money**

# planning

**Responsible, Accomplished, Driven, Conservative**

## **Advantages**

- Make intentional financial decisions based on values and desire long-term outcomes
- Have money reserved to pay for the unexpected
- Set and accomplish goals
- Buy items you really want that will retain value
- Have a sense of well-being and control

## **Challenges**

- Feel pressured by others to spend money that you did not budget for
- Expected to help others you did not budget for
- Have difficulty responding to new opportunities
- Be impatient when others do not meet your standards or have different values
- Hide or withhold information from significant others to stay in control of the money



# security

Thrifty, Prepared, Suspicious, Cheap

## Advantages

- Have a budget, financial goals and savings
- Shop wisely for value and sales
- Protect money by being conservative
- Savings now means more choices later
- Take care of possessions so they last
- Disciplined to make choices and delay gratification
- Easily get to your money incase of emergency

## Challenges

- Save so much there is no money for today's wants and needs
- Buy based on price when it isn't what you actually wanted and wont hold up over time
- Avoiding risk, so your money is safe but doesn't grow. Or your job is secure but you cant go any higher
- Sacrifice participating in enjoyable activities or relationships because of the cost involved
- Your strict budget means you are unable to take advantage of unexpected sale opportunities



# status

## Generous, Impressive, Superficial, Insensitive

### Advantages

- Present a strong first impression Give expensive or unexpected gifts
- Make generous donations
- Attentive to what is important to others
- Never burden others about money problems
- Appreciated for generosity and helping others
- Enjoy others returning favors and being generous

### Challenges

- Create a false impression of having wealth
- Feel constant stress to keep up with others
- Does not save for the unexpected
- Spend money unwisely to maintain appearances
- Feel entitled to special treatment
- Actions motivate by personal gain may be seen as suspicious and insincere; people may feel used
- Keep money secrets because of the fear of losing friends or status



# spontaneous

**Daring, Fun loving, Open-minded, Impulsive, Unconcerned with consequences**

## **Advantages**

- Enjoy adventures and the unexpected
- Able to quickly respond to opportunities
- Get a lot of attention and recognition
- Have many friends and acquaintances who will enjoy you when want to go places and or do things
- Get things right away without waiting
- Experience the thrill of taking risks

## **Disadvantages**

- Spend money even when you don't have it
- Go into debt to buy things you don't need
- Do not have reserves for the unexpected
- Often owes money to friends and family
- Feel powerless to control your spending
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending

# giving

Thoughtful, Charitable, Enabling, Martyr

## Advantages

- Have strong values and convictions
- Generously give to other people or causes
- Live simply to reflect non-materialistic values
- Act ethically and with integrity
- Are needed. Others depend on you
- Appreciated for being thoughtful
- Admired for being able to anticipate others needs

## Challenges

- Disappointed if money or gifts are not appreciated
- May have unrealistic expectations that others will repay your generosity
- Use giving as a form of control to impose your personal values on others
- Intolerant of people who have different lifestyles
- Resent when giving is expected and assumed
- Sacrifice your needs or future security for others



# carefree

Easygoing, Flexible, Immature, Irresponsible

## Advantages

- Optimistic that everything will work out
- Can respond quickly to new opportunities
- Not distracted by money considerations or details
- Easily share what you have with others
- Do not feel pressured by others expectations
- Adapt easily to new situations

## Challenges

- Lack the skills & info to feel confident
- Unable to support yourself if the person providing for you is unable to continue or chooses to stop
- Feel trapped or obligated by being supported
- Miss opportunities by avoiding commitments or missing deadlines
- Lose track of money or possessions
- Frustrated by how often things don't work out as expected



# combination of habitudes?

- Having a combination makes you more adaptable.
- Having 2 or more dominant > Can create challenges; you may 'flip-flop' b/w habitudes.
- Look for patterns to discover...

What the people or situations that trigger a different Habitude.

# money habitudes thinking points

What are your thoughts about your most dominant habitude?

Think how did you get money as a child and how did you deal with it as a child?

What messages did your parent(s) teach you about money?

# Money Habitudes thinking points

Who made the financial decisions in your household?

Have there ever been money fights? How was this taken care of?

- **ASK YOURSELF – HOW IS MY COMBINATION WORKING FOR ME?????**



# Create & Maintain a Healthy Financial Lifestyle



# Why Create a Spending Plan?

A spending plan will help you:

- Avoid temptations of spending
- Take control of your money,
- Plan for your future with motivation, and control.
- Build assets!



# Your Money, Your Goals

## What is all that about, really?

Determining your **income**.

- What money is coming **in**.

Determining your monthly **expenses**

- What money is going **out**.



# Income vs Expenses

Types of Income	Types of Expenses
Employment	Fixed
Pensions/Social Security	Discretionary
Disability	Needs vs. Wants
Child Support	

# Use this **income tracker** to plan the best times to save and to spend.

- 1 Write in the names of any income and benefits that apply to you.
- 2 Fill out the table with the amounts you receive each week.
- 3 Total up each week's income.
- 4 Circle the payments that come at a predictable time and amount. This will show you the income you can count on each month.

Month of \_\_\_\_\_

	Week 1	Week 2	Week 3	Week 4	Week 5
 Primary job:					
 Government program:					
 Disability benefits:					
 Financial support:					
 Additional:					
 Additional:					
 Additional:					

Weekly totals: 

--	--	--	--	--

Total income for this month: 

--

Use this **spending tracker** to consider what is important to you.

- 1 Get an envelope to collect your receipts.
- 2 Use the table to sort your spending into the categories below. Don't forget about bills you share with others.
- 3 At month's end, total up each category.

This month's spending:



Cell phone



Debt payment



Eating out



Education + childcare



Entertainment



Groceries + other supplies



Health expenses



Helping others



Housing + utilities



Pets



Transport



Other

1												
2												
3												
4												
5												

Category totals:

--	--	--	--	--	--	--	--	--	--	--	--	--

Total spending for this month:

--

# Wants vs. Needs

**Wants:** Things  
you  
desire but can  
live without



**Needs:**  
Items that you  
must have for  
basic survival

# gratification concepts

- Delayed Gratification:
  - The ability to go without short-term purchases in order to save money.



- Immediate Gratification:
  - Fulfills short-term wants instead of long-term goals.

# immediate vs. delayed gratification

Eat at a fast food restaurant on the way home from work.

Shop weekly at a big food store for cheaper food and prepare healthy meals at home

Cashing paycheck, and buying WANTS right away

Depositing your paycheck in an interest bearing savings account at a bank, paying your NEEDS, bills first and saving money for your future or an emergency.

Charge some new clothes or shoes you want.

Save money until you can pay cash for clothing, and then look for sales or go to a second hand clothing store.

Lease a new car now from the first dealer you go to.

Save some money first for a big down payment, shop around for a low interest loan and car price, and save thousands of dollars.

# needs vs. wants....

- *Need*: Something you can't live without
  - Food, water, housing, basic clothing, etc...
- *Wants*: Something you would like to have but isn't absolutely necessary to have immediately.
  - Eating out, expensive clothing or shoes, gambling, cable, cell phones, hair or nails, etc...

# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

Or call **877-322-8228**



## Annual Credit Report.com

The only source for your free credit reports. Authorized by Federal law.

- Home
- All about credit reports
- Request yours now!
- What to look for
- Protect your identity
- Frequently asked questions
- Contact us

### Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)



#### Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

#### FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

#### BROUGHT TO YOU BY



**SEE YOU on THURSDAY**  
**participation code: CAP**

**Shannon Pyne**

**Community Educator**

**[spyne@haconcapecod.org](mailto:spyne@haconcapecod.org)**

**508-771-5400 x267**



WELCOME BACK!

NIGHT TWO  
MONEY MATTERS





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# Session One Review

- Goals vs Dreams
- Our “Habitudes”
- Income & Expenses – Your Money, Your Goals Booklet
- Wants vs Needs
- How to Get Your Free Credit Report

# Session Two Agenda

## Day Two:

- Financial Education Pathway
- “S.M.A.R.T” goals
- Establishing an Emergency Fund
- Create a Spending Plan for Life
- Understanding Credit
- Evaluations

# Financial Education Pathway



# What is MY Goal?

How much MONEY  
will I SAVE?

\$ \_\_\_\_\_ .00

# “S.M.A.R.T.” GOALS

- **SPECIFIC**
- **MEASURABLE**
- **ATTAINABLE**
- **RELEVANT**
- **TIME BASED**



When will I meet **MY SMART** goal?

When will I really start making these changes?

Date: \_\_\_ / \_\_\_ / 202\_\_



## How to Save - Calculation!

You want to buy a computer to use for school next year or maybe for job hunting via indeed.com and want to create a resume.

You'd like to do this in 9 months.

You discover that you can buy a computer for \$400 at a discount electronics store in town.



# Financial Goals: Calculating How to Save

Ask yourself:

- How much do you need every month?

Answer: \$1,111 / mo

- How long?

Answer: 45.11 / wk

- How many days?

Answer: 35.11 days = \$1.59 / day

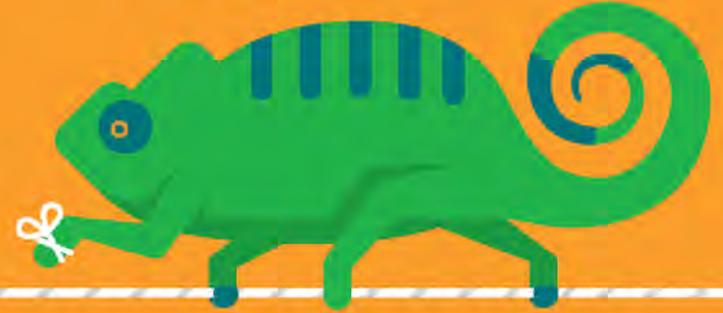
Absolutely! 😊

# Goal setting

- **Identify** the things that really matter to you
- **Work** toward a future that includes those things
- **Track** your progress
- **Take pride** in making life better for you and your family

## GOAL SETTING

What is one thing I want to change?



### This tool will help you:

- **Identify** the things that really matter to you
- **Work** toward a future that includes those things
- **Track** your progress
- **Take pride** in making life better for you and your family

### What to do:

1. **Pick a statement** that interests you
2. **Write down** your goal
3. **Share** your goal with someone who will hold you to it

Start with one question:

**How have you helped someone else reach a goal?**

# How do you handle unexpected expenses???

## Emergency fund

How much should you save?

- o 3-6 months of living expenses...

Your plan is to cover common emergencies:

- 1) car repairs;
- 2) an emergency room visit;
- 3) plane ticket to care for a sick family member.

First try \$400, then \$1000.

# Hopes, Wants, Dreams vs SMART Goals

## Hopes, Wants, Dreams

- I want to save \$500 for an emergency fund.
- I want to get out of credit card debt.
- I'd like a safe stable place to raise my children.

## SMART Goals

- I will put \$100 in a separate savings account for the next 5 months.
- I will pay down \$1000 of my debt over the next 18 months and not charge anymore 😊 (let's do the math)
- **Short-term goal:** I will save \$1,400 for the first month's rent in the next 6 months so I can move by August.
- **Long-term goal:** I will save \$3,000 for a down payment & purchase a home in four years.



# INCOME

## Pop Quiz:

Difference between Gross & Net income?

Answer:

Gross Monthly Income:

Total earnings before taxes & deductions

Net Monthly Income:

Take-home pay (after taxes)

\* Gross Income used for Mortgage Approval. Net Income used for Budgeting \*



# Homework



# Income and Expense Review

- **Fixed versus Discretionary**
- **Wants versus Needs**



# Spending Plan

# Let's Get Started!



# Spending Plan Steps

1. Determine your monthly income and expenses
2. Re-examine your Needs vs Wants
3. Let's take a new perspective on money

SPENDING PLAN



# Essential SPENDING- Must Have

A good target

**50%**

or less of take  
home pay

SPENDING PLAN



# Essential SAVINGS

Retirement  
Savings

**15%**

pre-tax income

Emergency  
Savings

**5%**

Take-home pay

SPENDING PLAN



Your Wants  
30%

Vacations  
Entertainment  
Dining Out  
Clothing  
Hobbies



# The Spending Plan for Life!

Time to  
play the  
50/20/30  
game

Income

Expenses

**20%**

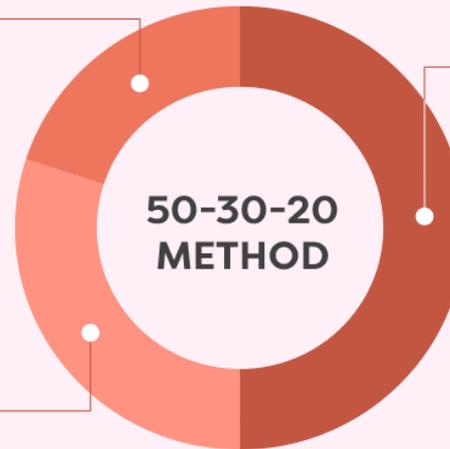
**GOES TOWARD  
YOUR FINANCIAL  
FUTURE**

-  Paying down debt
-  Building up your savings

**30%**

**GOES TOWARD  
YOUR WANTS**

-  Takeout dinners
-  Concert tickets
-  Cocktails with friends
-  New throw pillows
-  Fun tech gadgets



**GOES TO  
YOUR NEEDS**

-  Housing
-  Transportation
-  Insurance
-  Groceries
-  Healthcare
-  Utilities

**50%**

EXAMPLE



Scott

Income:  
\$30,000 a year\*

Pretax income:  
\$2,500 a month

\*Tax rate: 15%

Hypothetical examples are for illustrative purposes only.

Take-home pay **\$1,955**

Essential spending **– \$1,105**

Essential savings **– \$278**

Discretionary income  
“Wants” **\$772**

<http://amandaparkins.com/wp-content/uploads/2017/11/50-20-30-Worksheet.xlsx>

Or

<https://www.forbes.com/sites/trulia/2016/07/11/new-to-budgeting-why-you-should-try-the-50-20-30-rule/#204f7f9e32e9>



# An Example of 50/20/30

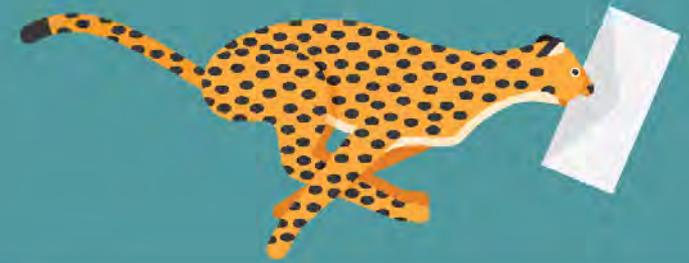
- \$3500 Net Income or Take Home Pay
- \$1750 for Essential Spending (50%)
- \$700 for Essential Savings (20%)
- \$1,050 for Wants (30%)

# Bill calendar

- **Get a total picture** of your monthly bills
- **Identify the weeks** when you have the most money due
- **Plan how to pay your bills** on time and avoid late fees
- **Remember** when your bills are coming up

## BILL CALENDAR

What are all my bills  
and when are they due?



### This tool will help you:

- **Get a total picture** of your monthly bills
- **Identify the weeks** when you have the most money due
- **Plan how to pay your bills** on time and avoid late fees
- **Remember** when your bills are coming up

### What you'll need:

- All your bill statements from a single month
- Statements of any bills that are online

Some examples of bills:  
utilities, rent or mortgage,  
phone, memberships,  
cable, credit cards, car  
payments, student loans,  
child support, insurance

Start with one question:

**When you pay your bills on time, how do you feel?**

# Planning Basics

## FAMILY FINANCIAL CALENDAR

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Rent \$160.80 due!	2	3 Buy groceries
4	5 Phone bill! \$64.00	6	7	8	9	10
11	12	13 Pay day! \$268.00	14	15 Electric \$74.35 bill!	16	17
18	19 Gas bill! \$66.00	20	21	22	23	24
25	26	27	28 Pay day \$268.00	29	30	

# Spending Plan Organization

- You've got your net income > take home pay
- You've got your bills & due date
- Gather the following:
  - Bills Due Date (ALL)
  - **Bill Pay Betty sheet**
  - **50/20/30 or vertex 42 spreadsheet**
  - **Calendar**
  - Computer - Calculator
  - Pencil or Pen
  - Folder (to separate bills)
  - Aroma therapy!



## Love & Money

Any couples?

How much are each of your responsible for?

o is it 50 / 50 ...

Self test -

- 1) Let's get open & honest;
- 2) Have a conversation in a neutral zone;
- 3) Sometimes money is the real problem and sometimes it isn't ...

# Money Management Basics

I have a Spending Plan,  
now how do I execute it?



# How to Manage Your Money

## How To Easily Pay your Expenses:

1. Household Checking Account (for shared expenses)
2. Personal Checking Account (for personal expenses)
3. Personal (&/or Joint) Savings Account  
or  
an envelope system



# Tech Corner

Google:

“Vertex 42

Household Budget

Worksheet”

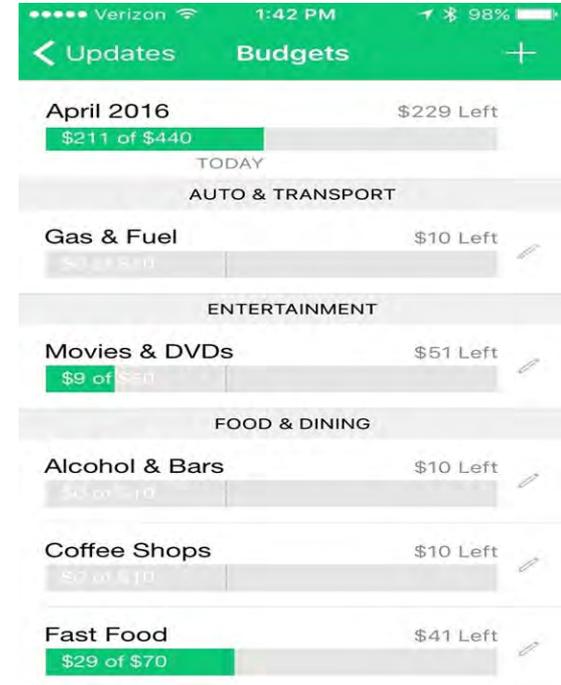
	A	B	C	D	E	F	G	H	I				
1	<b>Monthly Household Budget</b>												
2	<a href="http://www.vertex42.com/ExcelTemplates/monthly-household-budget.html">http://www.vertex42.com/ExcelTemplates/monthly-household-budget.html</a>												
3	© 2008 Vertex42 LLC												
4	<b>INCOME</b>				Projected	Actual	Difference	<b>MONTHLY BUDGET SUMMARY</b>					
5	Wages & Tips	2,000.00	2,000.00	-					Projected	Actual	Difference		
6	Interest Income			-					Total Income	2,000.00	2,000.00	0.00	
7	Dividends			-					Total Expenses	1,345.00	1,486.00	(141.00)	
8	Gifts Received			-					NET	655.00	514.00	(141.00)	
9	Refunds/Reimbursements			-									
10	Transfer from Savings			-									
11	Other			-									
12	Other			-									
13	<b>Total INCOME</b>	2,000.00	2,000.00	-									
14													
15	<b>HOME EXPENSES</b>				Projected	Actual	Difference	<b>SAVINGS</b>					
16	Mortgage/Rent	1,100.00	1,100.00	-					Emergency Fund			-	
17	Electricity	50.00	67.00	(17.00)					Transfer to Savings			-	
18	Gas/Oil	43.00	52.00	(9.00)					Retirement (401k, IRA)			-	
19	Water/Sewer/Trash	7.00	7.00	-					Investments			-	
20	Phone	25.00	25.00	-					College			-	
21	Cable/Satellite	35.00	35.00	-					Other			-	
22	Internet	15.00	15.00	-					<b>Total SAVINGS</b>	-	-	-	
23	Furnishings/Appliances	0.00	150.00	(150.00)									
24	Lawn/Garden	0.00	0.00	-									
25	Home Supplies	20.00	15.00	5.00					<b>OBLIGATIONS</b>				
26	Maintenance	50.00	20.00	30.00					Student Loan			-	
27	Improvements	0.00	0.00	-					Other Loan			-	
28	Other	0.00	0.00	-					Credit Card #1			-	
29	<b>Total HOME EXPENSES</b>	1,345.00	1,486.00	(141.00)					Credit Card #2			-	
30										Credit Card #3			-
31	<b>DAILY LIVING</b>				Projected	Actual	Difference	Alimony/Child Care					
32	Groceries			-					Federal Taxes			-	
33	Personal Supplies			-					State/Local Taxes			-	
34	Clothing			-					Legal Fees			-	
35	Cleaning Services			-					Other			-	
36	Dining/Eating Out			-					<b>Total OBLIGATIONS</b>	-	-	-	
37	Dry Cleaning			-									
38	Salon/Barber			-					<b>BUSINESS EXPENSE</b>				
39	Discretionary (Name 1)			-					Projected	Actual	Difference		
40	Discretionary (Name 2)			-					Deductible Expenses			-	
									Non-Deductible Expenses			-	
									Other			-	



# Tech Corner



Create Budget Categories



# Savings & Spending Plan Tips

## Savings Tips:

- **Pay yourself first**
- Use payroll deductions
- Save windfall income – bonuses, income tax return
- Break a habit – save lunch money
- Direct deposit
- Exercise willpower
- Communicate with family members
- Be prepared to compromise
- Be creative and use incentives

## Spending Plan Tips:

- Make a list of all expenses
- Review your essential spending
- Live by the 50-20-30 rule
- Track spending, use computer
- Write down goals
- Online banking
- Develop *your own* user-friendly **system** of documenting expenses



# Group check in before moving on.



# Understanding Credit !

What does credit mean to you?



# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

Or call **877-322-8228**



# When is Good Credit Important?

- Buy A House!
- Rent an Apartment
- Establish Utilities
- Get a Job (i.e. with your written consent & provide copy to you)
- Obtain Home Insurance
- Lower Interest Rate



# Types of Credit

## Types of Credit

Credit	Explanation	Example
Installment	One time credit approval that does not extend beyond a specific dollar amount	Car, home or student loan
Non-installment	Repayment required within a short period of time	30, 60, 90 days same as cash
Revolving Credit	Once charges are paid, the amount is available for additional purchases	Credit card



# Credit Myths

- You need a perfect credit score to get credit.
- I have to carry a balance on my credit card to improve my score
- All credit scores are the same
- Closing multiple accounts will help my credit score
- Paying off a negative item on my report makes it disappear

# Credit Myths (continued)

- When an account is charged off, I no longer owe the debt
- Co-signing has no real risks
- My income impacts my credit score
- I'm penalized for checking my credit score

# “What does MY Credit Score say about ME?”

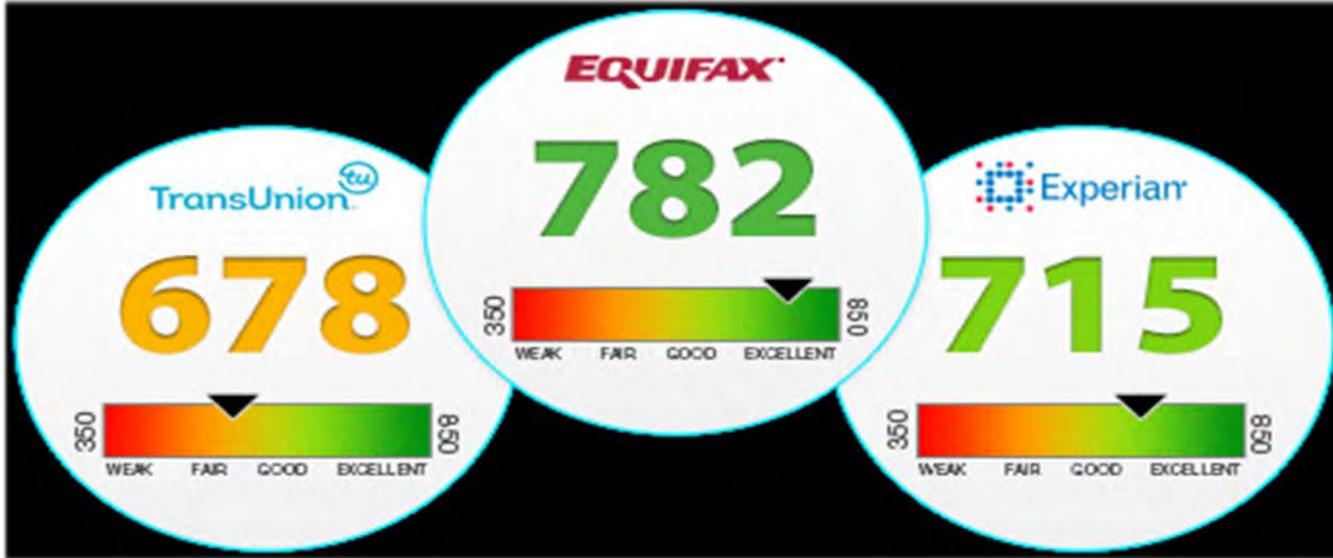


Tells people **how likely you are to repay Money.**



# How many Credit Scores do we all have?

# Three Credit Bureaus & 3 Scores



## Tri-merge Credit Report

**Mid-Score all that matters (for Mortgage Approval)**

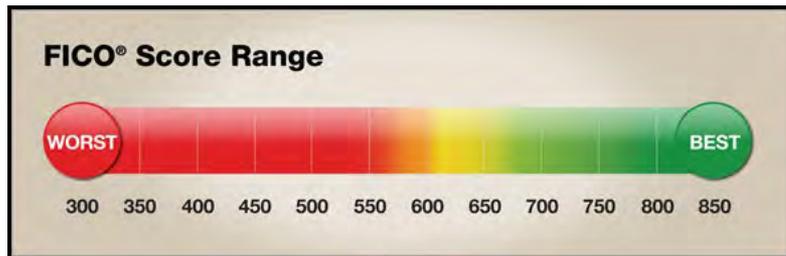
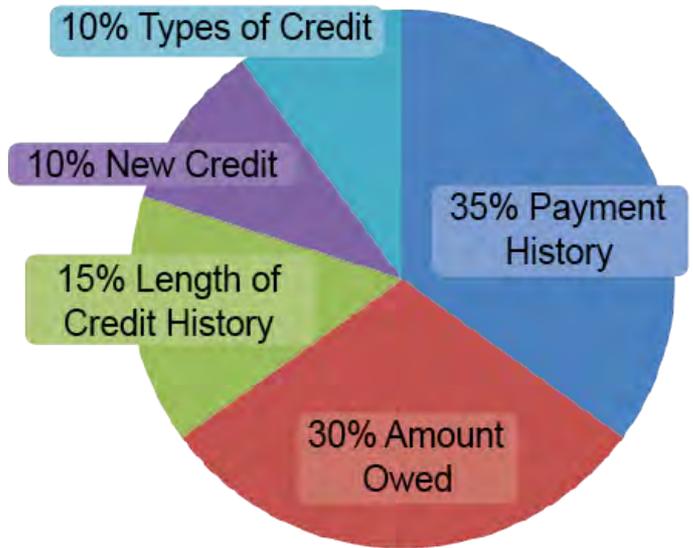
# Want credit to work for you?

- **New Your Money, Your Goals** booklet for people who are working to improve or establish their credit
- **Credit is the ability to borrow money and repay it later!**
- **This book helps:**
  - **Figure out where you stand**
  - **Identify where to start**
  - **Take steps to build and strengthen your credit history**



# Your Credit Score

- Credit Score (FICO) is influenced by:
  - Payment history (35%)
  - Outstanding debt (30%)
  - Credit history (15%)
  - Pursuit of new credit (10%)
  - Types of credit (10%)



# CREDIT UTILIZATION

## “Amounts Owed”

- The amount of credit you’re using compared to the limit on your credit accounts is your “credit utilization rate.”
- You should keep your use of credit to no more than 30 percent of your total credit limit on all of your credit cards combined.

# CREDIT UTILIZATION

- For example: If you have total available credit of \$10,000, you should have a balance of less than \$3000.
- Remember: “Amounts owed” is 30 percent of your FICO credit score.

# CREDIT UTILIZATION

- Another example:
- If you have one credit card with \$5000 credit limit with a \$3500 balance, your credit utilization rate is:  $\$3500$  divided by  $\$5000$  which equals 70% credit utilization rate.

# CREDIT UTILIZATION

- In order to calculate what your maximum amount owed should be, multiple your credit limit by 30 percent
- $\$5000 \times .30$  (or 30%) = \$1500
- Set a goal to lower your credit utilization to 25% or less.

# Other credit score factors:

- 15% Length of Credit history
- 10% Pursuit of New Credit
- 10% Types of Credit

# Disputing errors

- Figure out who to contact about errors on your credit report
- Gather the information you need to dispute the error
- Get errors corrected so they don't hurt you in the future

DISPUTING ERRORS

## How do I get errors in my credit report fixed?



### This tool will help you:

- **Figure out** who you should contact to correct errors on your credit report
- **Gather information** to dispute the error
- **Get errors corrected** so they don't hurt you in the future

### Know your rights:

Errors on your credit reports, or fraud caused by identity theft, can make borrowing **more expensive** or **prevent you from getting credit** in the future.

You don't have to pay a company to dispute errors for you. You have a **legal right** to dispute errors yourself for free.

Start with one question:

**Did you find any errors in your credit report?**

# Step by Step

## How to positively impact your credit profile

- Step 1 - Order a Credit Report
- Step 2 - Is the Personal Information Accurate?
- Step 3 - Are the Trade Lines Accurate?

\*

Disclaimer: this is not intended to be legal advice and may not be used as legal

advice. While efforts have been made to ensure the accuracy and validity of the information as of today, each consumer situation is different as are the laws in each state. All this material is not intended to be legal advice and should not be used to replace the advice of an attorney.



# Your credit profile

- Step 4 – Evaluate
- Step 5 - Focus on Derogatory Trade Lines

# Your credit profile

- Step 6 – Debt Validation process for Accounts in Collection or Charge-offs
- Step 7 – Debt Negotiation and Settlement

# Are your credit invisible?

- Some people are considered “unscorable” because of an insufficient credit history

Or

- Because of a stale credit file – no recent credit history



# Ways to Build Your Credit History

- Open a checking or savings account
- Apply for a gas/grocery company credit card
- Apply for credit card – secured credit card
- Become a credit union member
- Apply for a loan with a co-signer
- Establish non-traditional credit

# Solutions to Credit Issues



# Financial CPR

- What are some actions you can take to protect yourself when things get tough?
  - Stay in control >>>Don't panic
  - Continue to apply what you have learned
  - Move fast, react quickly
  - Be patient
  - Educate yourself
  - Ask for help
  - Persistence

# Exit Ticket!

- Let's go over this together ....



# Exit Ticket!

- How long does the consumer owe the money?



- How long does information remain on a credit profile?
- How long can the creditor pursue the consumer in the court system to force payment?

# Money Matters

# Evaluations

# Thank You & Congratulations!

## Participation Code: HAC

Contact info:

**Shannon Pyne**

**[spyne@HAConcapecod.org](mailto:spyne@HAConcapecod.org)**

**508-771-5400 Ext. 267**

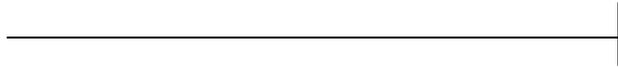




# How long will negative items remain on your credit ?

- Credit Inquires

2 years or less



7 years or less



- Late payments
- Collections
- Judgments
- Settlements
- Foreclosures
- Repossessions
- Released tax liens
- Charge offs

- Chapter 7 Bankruptcy
- Chapter 10 Bankruptcy
- California State Tax Lien

10 Years or less



Indefinitely

- Federal Student Loans in collections
- Federal Tax Liens

[BlueWaterCredit.com](http://BlueWaterCredit.com)



# How to get back to **GOOD** Credit....

- It takes time and patience to establish good credit.
- Each person's situation is different and lenders have a wide range of requirements.

Begin with.....

Paying your EXSISTING bills on time

Can you apply for a SMALL Loan from your current Bank or Credit Union ?



Apply for a **SECURE CREDIT** card !!!!!!



# Secure Credit Cards



- Are backed by money **you** deposit and keep in an account.
- If you don't pay off your credit card bill, the money in your account will be used to cover the debit.
- Even people with poor credit may be able to get a secured Visa or Master Card.

# Secure Credit Cards

## Suggested Secured Cards



1. Discover it® Secured Credit Card  
*\$200 dep. / Rewards / No Ann. Fee / Score*
2. Capital One Master Card  
*No Ann. Fee / Low deposit: \$49, \$99 or \$200 / Credit Tracker*
3. TD Bank  
*\$500 dep.*
4. Citi Secured MasterCard  
*\$200 dep. / \$25 Yr. Fee*
5. Bank of America  
*\$300 dep. / \$39 Ann. Fee / \$38 late Fee / quicker Secured Card*
6. Farmington Bank  
*\$500 dep.*

# Secure Credit Cards

## Suggested Secured Cards



### 7. U.S Bank

*\$300 dep./\$29 Ann. Fee / quicker Secured Card*

### 8. First Progress Platinum Prestige MasterCard

*\$300dep / \$44 Yr. Fee*

### 9. Wells Fargo

*\$300 dep. / \$25 Yr. fee*

### 10. Open Sky Secured Visa

*NO CREDIT CHECK / \$200 dep. / Yr. Fee \$35*

### 11. USAA Secured Card Platinum Visa & AMEX

*(Military Personnel & Family/\$250 dep.)*

### 12. Webster Bank (\$300 dep. / \$35 Annual fee)

### 13. Berkshire Bank (\$300 deposit)

# Secured Card **Tips**



- **Make sure card reports to 3 Credit Bureaus**
- **Look for a card with low fees**
  - Annual fee \$0 to \$40 or so. Avoid cards that have an application fee, monthly account maintenance fee, mandatory insurance policy or other add-on to get approved.
- **Time to earn more credit than your initial deposit**
  - Typically 6 months - to - 1 year (with 100% on-time payments)

# Secured Card **Tips**



- **Make sure you have a grace period**
  - Grace period = time between the end of each billing cycle and the date your payment is due. During that period, you can pay for what you've charged without paying any interest. Almost all cards have a grace period, but it's always worth double-checking. If you do have a grace period, it's legally required to be at least three weeks long.
- **Ignore Rewards – Focus on improving credit, **not** rewards.**

# Why should I do this?

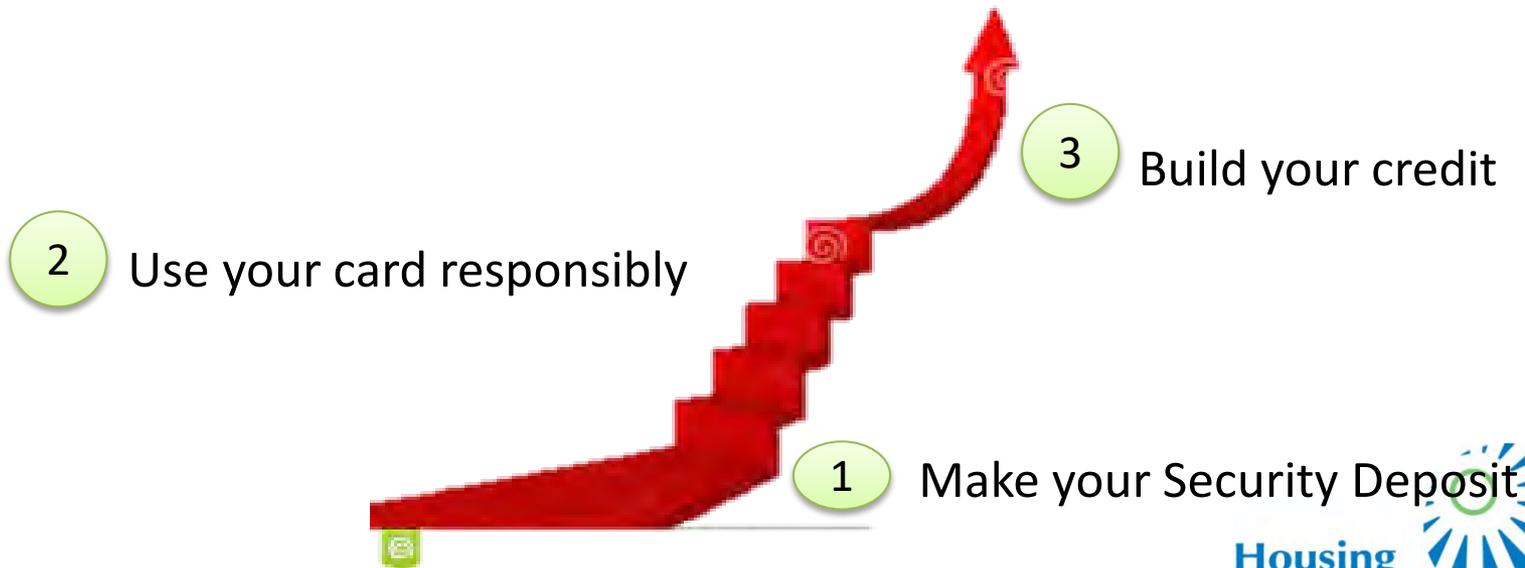
- Show that you can pay handle credit responsibly.
- Make ALL payments before the due date and pay the balance in FULL
- After one year, apply for a regular UNSECURED card.

Where are you going??



# Secure Credit Card FACTS

- The maximum amount you can charge is usually equal to the amount of your deposit. However; you should treat it with the 30% rule.....
- Secure cards **ALWAYS** have annual fees.



# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

The Consumer Financial Protection Bureau (CFPB), a U.S. government agency which makes sure banks, lenders, and other financial companies treat you fairly suggests this source for credit reporting.



# Your Credit Report Includes:

- Your personal information
- History of payment of the last 7 years
- Child support, medical disputes, lawsuits, delinquencies, etc.
- Inquiries



Your credit report doesn't include a score.

# Your Credit Report Includes:

## Types of Debt:

- Installment and Revolving
- Car Loans
- Personal Loans
- Credit Cards
- Student Loans
- Public records information
- (bankruptcies, foreclosures, tax liens, etc.).



# Your Credit Report Includes:

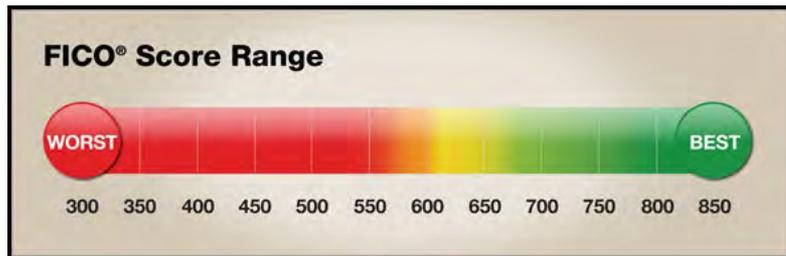
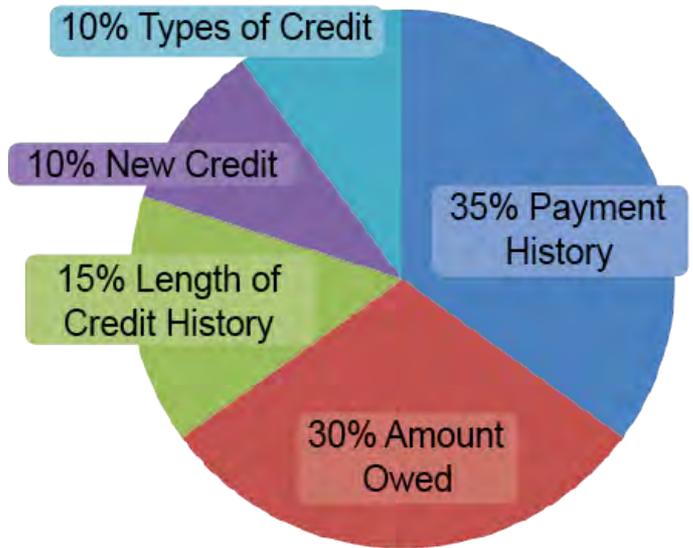
## Common Credit Reporting Errors:

- Debt that is not yours
- A charge-off listed incorrectly
- Current account listed as past-due
- Balance already paid
- Math errors



# Your Credit Score

- Credit Score (FICO) is influenced by:
  - Payment history (35%)
  - Outstanding debt (30%)
  - Credit history (15%)
  - Pursuit of new credit (10%)
  - Types of credit (10%)



# Non-traditional Credit

- Paid utility bills
- Landlord's cancelled rent checks
- Letters of recommendation from companies detailing timely monthly payments

# Credit Repair

Yourself (Negotiate with your Creditors)

vs.

Credit Repair Companies

vs.

Credit Correction Companies

vs.

Non-Profit Credit Counseling Agencies



# Solutions to Credit Problems



# What is The “Lender” Looking For?

## THE FOUR C’s

- Credit
- Capacity
- Capital
- Collateral



# I. Credit = Payment History

## What kind of debt do you have?

- Car loan
- Personal loan
- Credit card
- Student loan
- Alimony, child support

# Budget & Savings Tips

## Savings Tips:

- **Pay yourself first**
- Use payroll deductions
- Save windfall income – bonuses, income tax return
- Break a habit – save lunch money
- Direct deposit
- Exercise willpower
- Communicate with family members
- Be prepared to compromise
- Be creative and use incentives

## Budget Tips:

- Make a list of all expenses
- Write down goals
- Track spending, use computer
- Review your spending
- Online banking
- Have CC to limit your balance
- Keep receipts
- Develop a user-friendly system of documenting expenses



# How to Get Your Credit Report

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  - Equifax

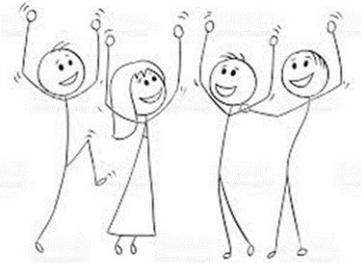
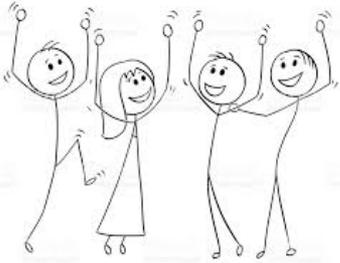
Or call **877-322-8228**



# Evaluations

# Tech Corner

digit 



# Last Week Recap...



**PARTICIPATION AND LICENSE AGREEMENT**

This Agreement is made on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_  
Between Housing Assistance Corp (HAC) \_\_\_\_\_ or  
The "Licensor", and \_\_\_\_\_, the "Participant".

1. \_\_\_\_\_ has been determined eligible for the HAC Family Shelter Program by the Executive Office of Housing and Livable Communities.
2. HAC \_\_\_\_\_ agrees to allow the Participant to use, in conjunction with the HAC Family Shelter Program, the premises of known as:
3. The following named individuals are occupying the unit only. No other person shall stay overnight under any circumstance:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. HAC will not charge the Participant for the use of the premises. HAC operates under a contract with the Executive Office of Housing and Livable Communities that requires the Participant to actively participate in the shelter program.
5. Participant agrees to abide by the rules and regulations of the shelter. Participant further agrees to abide by the rules and regulations of the premises, if any, which are attached as Exhibit A. The rules and regulations of the premises shall be considered to be part of rules and regulations. Failure to abide by these rules and regulations shall be cause for revocation of this Participation and License Agreement. This will be done in accordance with #8 below, and the Shelter Grievance and Appeal Procedure.
6. Participant agrees to abide by the Service Plan specifically adapted for Participant. Each failure to abide by the provision of the Service Plan shall be considered a violation of the rules and regulations.
7. HAC agrees to allow Participant to use the furniture and appliances located in the premises. Participant agrees to leave all furniture and appliances when Participant vacates the unit. Participant shall leave all furniture and appliances in the same condition as they are found at the beginning of this agreement, reasonable wear and tear expected.
8. This Participation and License agreement may be revoked for any of the reasons stated in this Agreement, or if any of the following occur:
  - a. HAC contract with the EOHLC has been terminated.
  - b. HAC has received or given written notice that its lease with the property owner will be terminated.
  - c. Participant's temporary shelter benefits are terminated by EOHLC.
  - d. A Participant, family member or their guest poses a danger to either himself or herself, other participant family members, other families within

the residential complex, or staff, or seriously damages property, and this is documented in the case file.

9. Immediately prior to vacating the premises, Participant shall:
  - a. Clean all appliances and furniture.
  - b. Clean all floors.
  - c. Remove all personal possessions owned by Participant.
  - d. Remove all trash from premises and common areas.
  - e. Clean kitchen and bathroom.
10. If terminated, **HAC** will require that the Participant immediately vacate the premises together with all family members and remove all personal belongings. It is the responsibility of the Participant to find alternative shelter. **HAC** will provide as much assistance as possible to the Participant in this effort.
11. This License agreement is not a lease or other tenancy agreement, and no interest or estate in the occupied premises shall be created on the part of the Participant. The Participant shall have no exclusive right to possession or control of any specific portion of the premises in which the specific premises are located.
12. Severability. In the event that any clause, provision or term of this agreement is held to be illegal, null or void, the remainder of the agreement shall continue in full force and effect.

**I have read the Program Participation and License Agreement and its attached exhibits. I fully understand and agree to abide by this agreement. I understand that violating these rules may result in termination from the Program.**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Participant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Licensor Staff Signature**

**TouchPoint:** EA Family Shelter Re-housing Plan 2017

**Subject:** [REDACTED]

**Response Date:** 7/8/2021

**Completed By:** [REDACTED]

Re-housing Plan

**Re-housing Plan (Section 1)** (for each family member 18 and older)

Today's Date: 7/8/2021

Date Placed: 12/5/2019

Your Re-housing Plan outlines specific activities intended to bring you closer to economic stability and sustainable housing. Your goals, strengths and resources will be the basis for developing a strategy to overcome homelessness as you, shelter staff and DHCD staff develops the re-housing plan.

While you are in shelter, you will be expected to:

1. Take part in activities leading to increased economic stability for 30 hours/week; such as job search or job training, and addressing barriers to obtaining employment;
2. Attend shelter meetings and workshops as a requirement of your re-housing plan;
3. Meet with and cooperate with re-housing placement staff;
4. Save 30% of your net income; and
5. Accept an offer of housing unless you have good cause.

**Re-housing Plan (Section 2)**

The following activities are part of your plan to secure housing and move towards economic and housing stability. The assessment tool may be used to identify appropriate areas of concentration. You and your case manager will review your participation and completion of these activities on a monthly basis.

**IMPORTANT:** If a member of your EA family has a disabling condition that may prevent you from doing an activity, we may be able to modify the activities in your plan to help you fully participate. Please request an ADA Accommodation.

Are there any health issues? No

Do you have an approved ADA? N/A

Secure Housing:

Last month, did you explore all your housing options? Yes

Which of the tasks related to exploring housing options and securing appropriate documentation that were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to exploring housing options and 1. Attend meetings with CM as scheduled. 2. Follow up with all correspondence and appointments with Village Green and Terrapin Ridge. Advise CM of outcome or if any assistance is needed. 3. Contact landlords

securing appropriate documentation.

if you see any available apartments in the areas you want to live. Document all contacts on housing search logs.

Last month, did you collect all necessary documentation for re-housing? Yes

What are your barriers to getting re-housed (check all that apply)?  
 Credit Issues  
 Utility Arrearages

What level of education have you completed? High school (grades 9 - 12, no degree)

If yes, please provide documentation that you are attending a education, work training, or professional certification program (example: proof enrollment, attendance verification)

Last month, did you devise or implement a strategy to increase income (i.e. benefits, education, job search, employment)? Yes

Which of the tasks related to increasing income and participating in an educational program were assigned last month, were you unable to complete? N/A

This month, you must complete the following tasks related to increasing income and participating in an educational program? N/A

Are you ADA exempt from any of the activities related to securing housing? No

If you were unable to complete any of the tasks related to the secure housing sections and were not ADA exempts, was there good cause? N/A

Economic Stability:

What are your current sources of income?  Employment Income

Did you create or review your budget? Yes

Upload Monthly Worksheet Summary:

What is your total monthly income? \$ 1500.00

What is the amount of agreed upon expenses? \$ 540.00

What is your available monthly income? \$ 960.00

The amount you need to save (30% of your income) this month is: \$ 288.00

Did you save 30% of your income last month (ex: bank statement, money order)? Yes

Which of the tasks related to achieving economic stability were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to achieving economic stability? 1. Save \$288, 30% of your monthly net income, provide CM of verification of saving this amount by 7/30/21. 2. Save \$981.30, 30% of 2020 federal income tax refund of \$3271, verification to CM when received. .

Are you currently employed? Yes

Which of the tasks related to obtaining employment were assigned last month, were you unable to complete?

This month, you must complete the following tasks related to obtaining employment? N/A

Last month, did you attempt to enroll your child(ren) in child care? N/A

Last month, did you attend any financial education workshops? N/A

Which of the tasks related to managing your own finances were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to managing your own finances? 1. Provide CM with payment receipts from, car insurance, storage, babysitting. 2. Notify CM of UI appeal hearing date 3. Provide CM with employment paystubs at weekly meetings.

If you were unable to complete any of the tasks related to the economic stability section, was there good cause? N/A

Health and Safety:

Did you access any services ✓ N/A

targeting identified health and safety concerns:

Which of the tasks related to addressing your own health and safety were assigned last month, were you unable to complete? **Completed**

This month, you must complete the following tasks related to addressing your own health and safety? **Keep unit clean and clutter free. 2. Follow shelter policy regarding smoking areas on property.**

If you were unable to complete any of the tasks related to the health section, was there good cause? **N/A**

**Children's Stability:**

Are your children enrolled child care and/or registered in relevant educational institutions including Head Start, Preschool, elementary and secondary education? **N/A: Household does not include children**

Last month, did you attend parent/teacher conferences and/or other school functions? **N/A**

Last month, did you engage in activities to ensure that your children's well being is achieved through after school programs, recreation and study time? **Yes**

Last month did you schedule and/or attend medical appointments for your child(ren)? **Yes**

Which of the tasks related to improving your child(ren)'s stability were assigned last month, were you unable to complete?

Next month, you must complete the following tasks related to improving your child(ren)'s stability? **N/A**

If you were unable to complete any of the tasks related to your child(ren)'s stability, was there good cause? **N/A**

**Monthly Re-housing Status:**

Date of next appointment with **8/13/2021**

Shelter Staff to update Re-housing Plan:

Time of next appointment with Shelter Staff to update Re-housing Plan: 10:00

Does the weekly hours in the above activities add up to 30 hours, unless good cause is determined? Yes

Re-housing Plan Agreement:

*I understand that the re-housing plan is a work in progress and that I am responsible for completing the agreed upon activities and cooperating in the development of new activities. I understand that consistently participating in and completing the re-housing plan activities is a requirement for continuing eligibility for temporary emergency shelter.*

Adult Household Member Signature  Signature: \_\_\_\_\_  


Date of Adult Household Member Signature: 7/8/2021

Shelter Manager Signature  Signature: \_\_\_\_\_  
 (Site: Housing Assistance Corporation)

Date of Shelter Manager Signature: 7/8/2021

Re-housing Shelter Manager Signature  Signature: \_\_\_\_\_  
Re-housing Shelter Manager

Date of Re-housing Shelter Manager:

Completed Rehousing Agreement: Tracey\_S RHP.pdf

# **Exhibit 5**

## MEMORANDUM

**TO:** Housing Assistance Corporation  
c/o Peter L. Freeman, Esquire  
Freeman Law Group LLC  
86 Willow Street  
Yarmouthport, MA 02675

**FROM:** Mr. Jeffrey S. Dirk, P.E.\*, PTOE, FITE  
Managing Partner  
Vanasse & Associates, Inc.  
35 New England Business Center Drive  
Suite 140  
Andover, MA 01810-1066  
(978) 269-6830  
[jdirk@rdva.com](mailto:jdirk@rdva.com)  
*\*Professional Engineer in CT, MA, ME, NH, RI and VA*



**DATE:** March 13, 2024      **RE:** 9946

**SUBJECT:** Transportation Impact Assessment  
Proposed Transitional Housing Center – 1 Love Lane  
Dennis, Massachusetts

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Vanasse & Associates, Inc. (VAI) has conducted a Transportation Impact Assessment (TIA) in order to determine the potential impacts on the transportation infrastructure associated with the proposed renovation of the former Eagle Pond Rehabilitation and Living Center located at 1 Love Lane in Dennis, Massachusetts, to accommodate a family transitional living center (hereafter referred to as the “Project”). This assessment: i) reviews the existing conditions context of the transportation infrastructure serving the Project site; ii) evaluates motor vehicle, pedestrian and bicyclist safety in the vicinity of the Project site; iii) qualitatively evaluates the potential impact of the Project on the transportation infrastructure; and iv) evaluates the parking requirements for the proposed use.

Based on this assessment, we have concluded the following with respect to the Project:

1. Using trip-generation statistics published by the Institute of Transportation Engineers (ITE)<sup>1</sup>, the Project is expected to generate approximately 100 vehicle trips on an average weekday (two-way, 24-hour volume), with 10 vehicle trips expected during the weekday morning peak-hour and 13 vehicle trips expected during the weekday evening peak-hour;
2. In comparison to the former use (nursing home), the Project is expected to result in 336 *fewer* vehicle trips on an average weekday, with 18 *fewer* vehicle trips during the weekday morning peak-hour and 34 *fewer* vehicle tips during the weekday evening peak-hour. As such, the Project will be less impactful on the transportation infrastructure;
3. No apparent safety deficiencies were noted with respect to the motor vehicle crash history along Love Lane or Main Street in the vicinity of the Project site based on a review of information available through the Massachusetts Department of Transportation (MassDOT); and
4. The existing parking supply (110 parking spaces) is sufficient to accommodate the peak parking demands of the Project.

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<sup>1</sup>*Trip Generation*, 11<sup>th</sup> Edition; Institute of Transportation Engineers; Washington, DC; 2021.



In consideration of the above, we have concluded that the Project can be accommodated within the confines of the existing transportation infrastructure with impacts that are similar to or reduced from those that were associated with the former nursing home.

The following details our assessment of the Project.

## **PROJECT DESCRIPTION**

The Project will entail the renovation of the former Eagle Pond Rehabilitation and Living Center located at 1 Love Lane in Dennis, Massachusetts, to accommodate a family transitional living center. The former nursing home was licensed for 142 beds. When the renovations are complete, the family transitional living center will provide 79 bedrooms with communal support facilities, and will offer educational programs to teach independent living skills to residents of the center. The Project site encompasses approximately 5.47± acres of land that is bounded by Love Lane to the north; areas of open and wooded space to the south; Denwich Road to the east; and residential properties to the west. The Project site currently contains a two-story building with associated surface parking areas and appurtenances that will be renovated to accommodate the Project.



Imagery ©2024 Google

Access to the Project site will continue to be provided by way of the two existing driveways that intersect the south side of Love Lane approximately 120 feet and 285 feet west of Denwich Road, respectively, with the west driveway serving as the main access and the east driveway serving as a one-way exit driveway. Off-street parking will continue to be provided for 110 vehicles to accommodate parking for residents, visitors and staff.

## **EXISTING CONDITIONS CONTEXT**

In order to establish the existing conditions context of the Project with respect to the transportation infrastructure, a review of existing roadway geometrics; pedestrian and bicycle facilities; posted speed limits; and land use information was completed along Love Lane in the vicinity of the Project site. The following provides a description of the transportation infrastructure serving the Project site.

### **Roadway**

#### **Love Lane**

Love Lane is a local access roadway that is under Town jurisdiction and traverses a general east-west direction parallel to (south of) Route 6 and terminates in a cul-de-sac type configuration approximately 500 feet west of Denwich Road. Love Lane becomes Main Street at the Harwich town line. Love Lane provides a 22±-foot wide traveled-way (paved) that supports two-way traffic with no pavement markings provided. A marked centerline and edgelines are provided along the Main Street at the Harwich town line. Sidewalks are not provided along Love Lane. Illumination is provided intermittently by way of streetlights mounted on wood poles. A speed limit is not provided along the roadway and, as such, the statutory speed limit pursuant to M.G.L. c. 90 § 17C is 25 miles per hour (mph).<sup>2</sup> Land use along Love Lane consists of the Project site, residential and commercial properties, and areas of open and wooded space.

### **Pedestrian and Bicycle Facilities**

A review of pedestrian and bicycle facilities within the study area was undertaken. This review included identifying the location of sidewalks and pedestrian crossing locations in the vicinity of the Project site, as well as the location of existing bicycle facilities. Sidewalks and formal bicycle facilities are not currently provided along Love Lane or Main Street, and neither roadway provides sufficient width on a continuous basis to support bicycle travel in a shared-traveled-way configuration.<sup>3</sup>

### **Public Transportation**

Regularly scheduled public transportation services are provided within the Town of Dennis by the Cape Cod Regional Transit Authority (CCRTA), but are not accessible at the Project site. To the south of the Project site, the CCRTA operates the *H2O Hyannis-Orleans* bus route, which provides service along Route 28 between the Hyannis Transportation Center and the Stop & Shop Supermarket in Orleans. The CCRTA also provides a daily public demand response service called Dial-a-Ride Transportation (DART), which is a door-to-door, ride-by-appointment transportation service, and shared ride transportation for eligible persons who cannot use fixed-route transit all or some of the time due to a physical, cognitive, or mental disability in compliance with the ADA.

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<sup>2</sup>The statutory or “prima facie” speed is defined in M.G.L Chapter 90, Section 17, as the speed which would be deemed reasonable and proper to operate a motor vehicle. On September 15, 2023, the Town of Dennis enacted a townwide statutory speed limit of 25 mph on roadways located within a thickly settled district that are not subject to a special speed regulation (i.e., posted speed limit).

<sup>3</sup>A minimum combined travel lane and paved shoulder width of 14-feet is required to support bicycle travel in a shared-traveled-way condition.



**MOTOR VEHICLE CRASH DATA**

A review of the MassDOT statewide High Crash Location List indicated that there are no Highway Safety Improvement Program (HSIP) eligible high crash locations in the vicinity of the Project site. The MassDOT High Crash Location mapping is attached.

**PROJECT-GENERATED TRAFFIC**

As proposed, the Project will entail the renovation of the former 142 bed rehabilitation and living center (nursing home) to accommodate a 79 bed family transitional living center. In order to develop the traffic characteristics of the former nursing home and for the Project, trip generation statistics published by the Institute of Transportation Engineers (ITE)<sup>4</sup> for similar land uses were used. ITE Land Use Code (LUC) 620, *Nursing Home*, was used to develop the trip-generation characteristics for the former nursing home and LUC 223, *Affordable Housing – Special Needs*, was used to establish the trip-generation characteristics of the Project. The subcategory for LUC 223 includes the following definition under “Special Needs”:

*“sites designed for and occupied by residents with special needs, such as persons with physical and mental impairments, single mothers, recovering addicts and others living in a group setting.”*

Table 1 summarizes and compares the anticipated traffic characteristics of the Project to those of the former nursing home using the above methodology. Note that the trip estimates for the Project have been adjusted (increased) to reflect the suburban environment in which the Project site is located and the absence of access to public transportation or the presence of sidewalks or formal bicycle accommodations along Love Lane.

**Table 1  
TRIP GENERATION SUMMARY**

Time Period	Vehicle Trips		
	(A) Proposed Transitional Living Center (79 Beds) <sup>a</sup>	(B) Former Assisted Living Facility (142 Beds) <sup>b</sup>	(A – B) Difference
<i>Average Weekday:</i>	100	436	-336
<i>Weekday Morning Peak-Hour:</i>	10	28	-18
<i>Weekday Evening Peak-Hour:</i>	13	47	-34

<sup>a</sup>Based on ITE LUC 223, *Affordable Housing – Special Needs*. The resulting trips were increased proportionately to account for the suburban setting in which the Project site is located (vs. a dense urban setting).

<sup>b</sup>Based on ITE LUC 620, *Nursing Home*.

<sup>4</sup>Institute of Transportation Engineers, op. cit. 1.



## Project-Generated Traffic-Volume Summary

As can be seen in Table 1, the Project is expected to generate approximately 100 vehicle trips on an average weekday (two-way, 24-hour volume, or 50 vehicles entering and 50 exiting), with 10 vehicle trips (7 vehicles entering and 3 exiting) expected during the weekday morning peak-hour and 13 vehicle trips (6 vehicles entering and 7 exiting) expected during the weekday evening peak-hour. For context, the former nursing home (Column B) was estimated to have generated 436 vehicle trips on an average weekday, with 28 vehicle trips generated during the weekday morning peak-hour and 47 vehicle trips generated during the weekday evening peak-hour. Accordingly, the Project is expected to result in 336 *fewer* vehicle trips on an average weekday, with 18 *fewer* vehicle trips during the weekday morning peak-hour and 34 *fewer* vehicle tips during the weekday evening peak-hour.

***Based on the comparative analysis presented in Column C of Table 1, the Project is expected to result in an overall reduction in traffic when compared to the former nursing home and, as such, will be less impactful on the transportation infrastructure.***

## PARKING

A parking demand analysis was performed for the Project using data provided by the ITE<sup>5</sup> for a similar land use (Affordable Housing – Special Needs). The ITE parking data is based on observations that have been conducted existing land uses and includes predictive parking demand data that can be used as a guide to determine the adequacy of parking to support a specific land use or uses under study. Table 2 summarizes the ITE peak parking demand data for a land use similar to the Project. Similar to the trip-generation calculations for the Project, the ITE parking demand data is for a suburban location with limited or no access to public transportation services and represents an automobile centric environment. In addition, the parking demand data includes the parking demands for staff and employees.

**Table 2**  
**PEAK PARKING DEMAND RATIOS<sup>a</sup>**

Day of Week	Peak Parking Demand Ratio per Dwelling Unit		
	Mean	85 <sup>th</sup>	Maximum
		Percentile <sup>b</sup>	
<i>Weekday</i>	0.36	--	0.38
<i>Saturday</i>	0.39	--	0.43

<sup>a</sup>ITE LUC 150, *Warehousing*.

<sup>b</sup>The 85<sup>th</sup> percentile peak-parking demand is the parking demand at which 85 percent of the observed values fall below and 15 percent of the values are above.

As can be seen in Table 2, the mean peak-parking demand was observed to be 0.36 parking spaces per dwelling unit on a weekday and 0.39 parking spaces per dwelling unit on a Saturday. The maximum observed peak parking demand was observed to be 0.38 parking spaces per dwelling unit on a weekday and 0.43 parking spaces per dwelling unit on a Saturday. The 85<sup>th</sup> percentile peak parking demand was not provided due to the limited data set that was available.

<sup>5</sup>*Parking Generation*, 6<sup>th</sup> Edition; Institute of Transportation Engineers; Washington, D.C.; October 2023.



Table 3 summarizes the calculated peak parking demands for the Project using the ITE parking demand ratios.

**Table 3  
CALCULATED PEAK PARKING DEMANDS**

Day of Week	Peak Parking Demand (No. of Parking Spaces) <sup>a</sup>		
	Mean	85 <sup>th</sup> Percentile	Maximum
<i>Weekday</i>	29	--	31
<i>Saturday</i>	31	--	34

<sup>a</sup>Based on 79 units.

Based on the ITE parking demand data, the Project is predicted to have a peak parking demand of between 29 and 31 parking spaces on a weekday, and between 31 and 34 parking spaces on a Saturday. Given that 110 parking spaces are provided at the Project site, more than sufficient parking will be available to accommodate the predicted parking demands of the Project, with reserve capacity for visitors and additional employees/staff that may be required for training, etc. For reference, the maximum number of staff that will be on-site at any one time is expected to be 11 employees, with a total staff of 13 employees expected for the center that includes two (2) overnight security personnel in addition to the 11 daytime staff.

## **SUMMARY**

VAI has conducted a detailed assessment of the potential impacts on the transportation infrastructure associated with the proposed renovation of the former Eagle Pond Rehabilitation and Living Center located at 1 Love Lane in Dennis, Massachusetts, to accommodate a family transitional living center. This assessment has: i) reviewed the existing conditions context of the transportation infrastructure serving the Project site; ii) evaluated motor vehicle, pedestrian and bicyclist safety in the vicinity of the Project site; iii) qualitatively evaluated the potential impact of the Project on the transportation infrastructure; and evaluated the parking requirements for the proposed use.

Based on this assessment, we have concluded the following with respect to the Project:

1. Using trip-generation statistics published by the ITE<sup>6</sup>, the Project is expected to generate approximately 100 vehicle trips on an average weekday (two-way, 24-hour volume), with 10 vehicle trips expected during the weekday morning peak-hour and 13 vehicle trips expected during the weekday evening peak-hour;
2. In comparison to the former use (nursing home), the Project is expected to result in 336 *fewer* vehicle trips on an average weekday, with 18 *fewer* vehicle trips during the weekday morning peak-hour and 34 *fewer* vehicle tips during the weekday evening peak-hour. As such, the Project will be less impactful on the transportation infrastructure;

<sup>6</sup>Institute of Transportation Engineers, op. cit. 1.



3. No apparent safety deficiencies were noted with respect to the motor vehicle crash history along Love Lane or Main Street in the vicinity of the Project site based on a review of information available through the Massachusetts Department of Transportation (MassDOT); and
4. The existing parking supply (110 parking spaces) is sufficient to accommodate the peak parking demands of the Project.

In consideration of the above, we have concluded that the Project can be accommodated within the confines of the existing transportation infrastructure with impacts that are similar to or reduced from those that were associated with the former nursing home.

cc: File



## ATTACHMENTS

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ASSESSORS RECORDS  
PUBLIC TRANSPORTATION SCHEDULES  
MASSDOT HSIP MAPPING  
TRIP GENERATION DATA  
PARKING GENERATION DATA

ASSESSORS RECORDS

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Key: 8739

Town of DENNIS - Fiscal Year 2024

12/14/2023 12:24:50PM SEQ #: 9,159

LEGAL

LAND

DETAILED

BUILDING

Assessed Owner Of Record		Parcel ID		Location			Class	Mix%	Description			BLD #	Bldg ID	Card		
ONE LOVE LANE SOUTH DENNIS LLC		168-9-0		1 LOVE LANE SD			3040	100	NURSING HOMES			1		1 of 1		
CURRENT OWNER		TRANSFER HISTORY		DOS	T	SALE PRICE	BK-PG (Cert)	PMT NO	PMT DT	TY	DESC	AMOUNT	INSP	BY	1st	%
HAC LOVE LANE, LLC 460 WEST MAIN STREET HYANNIS, MA 02601		HAC LOVE LANE, LLC HOUSING ASSISTANCE CORPOR ONE LOVE LANE SOUTH DENNI		09/28/2023	F		36005-128	X4531-2021	03/19/2021	3	ALTERATIONS	115,944			100	100
				09/28/2023	QS	4,300,000	36005-122		02/25/2016	43	I&E-RECEIVED		02/26/2016	IE	0	0
				12/07/2017	V	3,496,938	30948-281		06/30/2015	43	I&E-RECEIVED		04/20/2015	IE	0	0
								2014-1628	11/07/2014	3	ALTERATIONS	100,000	06/06/2016	JMG	100	100
								2014-0464	04/28/2014	3	ALTERATIONS	95,000	06/06/2016	JMG	100	100

CD	T	ACRES/SF	Nbhd	FEMA	Infl1	ADJ BASE	SAF	Infl2	Lpi	Chpt	CREDIT AMT	ADJ VALUE
103	A	3.000	31	1.00	C	1.00	1	1.00	31C	1.95		2,091,960
203	A	2.470	31	1.00	C	1.00	1	1.00	31C	1.95		510,030

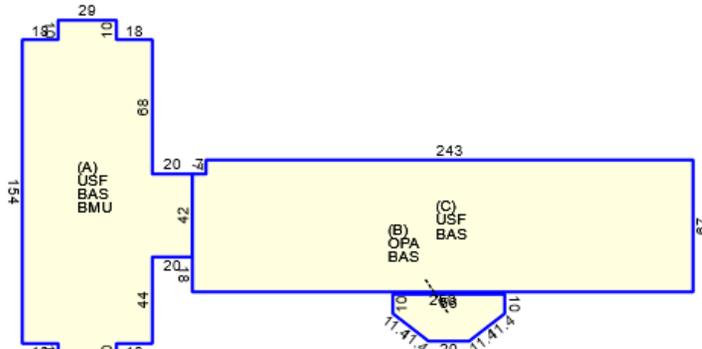
\* -- Previous value excludes abatement.

TOTAL	5.470 Acres	PLAN BOOKS 336/57, 167/12, 390/21
Nbhd	ROUTE 134	
FEMA	AVERAGE	
Infl1		

Photo Date 09/21/2022 BLDG # 1



YrBlt	1984	NET AREA	57,354
COST MODEL		CURRENT TAXABLE	
CIM		PREVIOUS TAXABLE	



TY	QUAL	COND	DIM/NOTE	YB	UNITS	ADJ PRICE	RCNLD
APV	A	1.00	A 0.75		35,000	1.20	31,500
GZB	A	1.00	A 0.75		168	29.02	3,700
SHF	A	1.00	A+ 0.80	1997	320	19.10	4,900
SHF	A	1.00	G 0.90		120	21.25	2,300
SHF	A	1.00	G+ 0.95		240	19.71	4,500
SHF	A	1.00	A 0.75		240	19.71	3,500
LH1	A	1.00	A 0.75		8	2,374.70	14,200

South Dennis Health-Care	BLDG	ADJ	DESC	LAND	2,602,000	2,478,200
	STYLE	1.10	NURSING HOME [100%]	BUILD.	1,675,900	5,221,000
	QUALITY	1.20	GOOD [100%]	DETACH	64,600	60,600
	FRAME	1.03	STRUCT STEEL [100%]	OTHER	0	0
			TOTAL		4,342,500	7,759,800

Bldg ID	MODEL	YR BLT	EFF YR	DLCU	OVCU	MEASURE	BY	LIST	BY	REVIEW	BY	w/WallHt	NET AREA	SIZE ADJ	ADJ PRICE/SF	RCN	% GD	RCNLD
	5	1984	1993 / 28	1.232	1.000	9/20/2022	JR	9/20/2022	JR	9/20/2022	JR	9.6	57,354	1.000	\$132.82	7,617,696	22	1,675,900

CAPACITY	UNITS	ADJ	ELEMENT	CD	DESCRIPTION	ADJ	S	BAT	T	DESCRIPTION	UNITS	YB	ADJ PRICE	RCN	TOTAL RCN	7,617,696
STORIES	2	1.00	FOUNDATION	3	CONTIN WALL	1.00	A	BMU	N	BSMT UNF	11,430		24.70	282,321		
% HEATED	100	1.00	EXTERIOR WALL	12	BRICK VENEER	1.06	+	BAS	L	BASE AREA	29,223	1984	124.97	3,651,936		
% A/C	50	1.02	ROOF STRUCTURE	1	GABLE	1.00	A	USF	L	UP-STRY FIN	11,430	1984	124.97	1,428,383		
% SPRINKLERS	100	1.02	ROOF COVER	1	ASPH/COMP SHIN	1.00	B	OPA	N	OPEN PORCH	1,092		31.32	34,201		
RES UNIT CNT	1	1.00	FLOORING	4	VINYL	0.98	C	USF	L	UP-STRY FIN	16,701	1984	124.97	2,087,088		
			INT FINISH	2	DRYWALL	1.02		ELP	O	ELEVATOR PASSGR	2		66,883.50	133,767		
			H.V.A.C.	9	WM/CL AIR PKGE	1.00										
			FUEL SOURCE	2	GAS	1.00										
			PRIVATE ROAD	2	YES	1.00										
			HISTORIC DST	3	OLD KINGS	1.00										
			GENERATOR	1	YES	1.00										

EFF.YR/AGE	1993 / 28
COND	36 36 %
FUNC	0
ECON	50 Use
DEPR	78 % GD
RCNLD	\$1,675,900



- Places of Interest - Facilities
- Fire Station
  - Police Station
  - Town Hall
  - COA
  - Town Hall Annex
  - Public Library
  - School
  - Community Health C
  - Ice Rink
- Places of Interest
- Beach
  - Beach (Fresh Water)
  - Beach (Way To Water)
  - Landmark
  - Golf
  - Museum
  - Recreation
- Parcels w/Aerials
- MA Highways
  - Interstate
  - US Highway
  - Numbered Routes



The data shown on this site are provided for informational and planning purposes only. The Town and its consultants are not responsible for the misuse or misrepresentation of the data.



Printed on 03/11/2024 at 01:37 PM

Town of Dennis, MA

**PUBLIC TRANSPORTATION SCHEDULES**

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# H2O Hyannis to Orleans

January 20 through June 21, 2024 **MONDAY THROUGH SATURDAY**

STARTING MAY 24<sup>TH</sup>  
FRIDAY ONLY

NEXTBUS  
Stop #

## Hyannis to Orleans

	AM						PM							
195 Theophilus F Smith Road - Cinema	6:07*	--	8:07**	9:07**	--	--	12:07	1:07**	2:07	3:07**	--	--	--	8:07
1 Hyannis Transportation Center	6:30*	7:30*	8:30	9:30	10:30	11:30	12:30	1:30	2:30	3:25	4:30	5:30	6:30	8:30
32 St Francis / St John Paul II	--	--	--	--	--	--	--	--	--	3:27*	--	--	--	--
33 Sturgis Charter School Main St	--	--	--	--	--	--	--	--	--	3:29*	--	--	--	--
35 Sturgis Charter School West Main St	--	--	--	--	--	--	--	--	--	3:31*	--	--	--	--
37 Cape Cod Hospital	6:34*	7:34*	8:34	9:34	10:34	11:34	12:34	1:34	2:34	3:34	4:34	5:34	6:34	8:34
38 W. Yarmouth - Higgins Crowell Rd.	6:39*	7:39*	8:39	9:39	10:39	11:39	12:39	1:39	2:39	3:39	4:39	5:39	6:39	8:39
177 Yarmouth Commons	6:42*	7:42*	8:42	9:42	10:42	11:42	12:42	1:42	2:42	3:42	4:42	5:42	6:42	8:42
40 Stop & Shop - S. Yarmouth	6:45*	7:45*	8:45	9:45	10:45	11:45	12:45	1:45	2:45	3:45	4:45	5:45	6:45	8:45
41 Shaws - S. Yarmouth	6:47*	7:47*	8:47	9:47	10:47	11:47	12:47	1:47	2:47	3:47	4:47	5:47	6:47	8:47
153 Town Hall - Lawton Bus Shelter ☐	6:48*	7:48*	8:48	9:48	10:48	11:48	12:48	1:48	2:48	3:48	4:48	5:48	6:48	8:48
42 S. Yarmouth - Main Street	6:50*	7:50*	8:50	9:50	10:50	11:50	12:50	1:50	2:50	3:50	4:50	5:50	6:50	8:50
151 Elder Services	6:55*	7:55*	8:55	9:55	10:55	11:55	12:55	1:55	2:55	3:55	4:55	5:55	6:55	8:55
43 S. Dennis - Patriot Square - Marshalls	6:59*	7:59*	8:59	9:59	10:59	11:59	12:59	1:59	2:59	3:59	4:59	5:59	6:59	8:59
151 Dennis Crossing ☐	7:04*	8:04*	9:04	10:04	11:04	12:04	1:04	2:04	3:04	4:04	5:04	6:04	7:04	9:04
44 Dennisport - Municipal Parking Lot A ☐	7:08*	8:08*	9:08	10:08	11:08	12:08	1:08	2:08	3:08	4:08	5:08	6:08	7:08	9:08
45 Star Market - Harwich	7:12*	8:12*	9:12	10:12	11:12	12:12	1:12	2:12	3:12	4:12	5:12	6:12	7:12	9:12
46 Harwich Port - Route 28 (COC)	7:15*	8:15*	9:15	10:15	11:15	12:15	1:15	2:15	3:15	4:15	5:15	6:15	7:15	9:15
180 Stone Horse Motel	7:18*	8:18*	9:18	10:18	11:18	12:18	1:18	2:18	3:18	4:18	5:18	6:18	7:18	9:18
47 S. Chatham - Morton Rd.	7:20*	8:20*	9:20	10:20	11:20	12:20	1:20	2:20	3:20	4:20	5:20	6:20	7:20	9:20
48 Anchorage - Crowell Rd.	7:28*	8:28*	9:28	10:28	11:28	12:28	1:28	2:28	3:28	4:28	5:28	6:28	7:28	9:28
49 Chatham - Veteran's Field Rd.	7:31*	8:31*	9:31	10:31	11:31	12:31	1:31	2:31	3:31	4:31	5:31	6:31	7:31	9:31
167 Broad Reach Healthcare	7:34*	8:34*	9:34	10:34	11:34	12:34	1:34	2:34	3:34	4:34	5:34	6:34	7:34	9:34
57 Stop & Shop East Harwich	7:41*	8:41*	9:41	10:41	11:41	12:41	1:41	2:41	3:41	4:41	5:41	6:41	7:41	9:41
58 Lighthouse Charter School	7:42*	--	--	--	--	--	--	--	--	--	--	--	--	--
203 Sunny Pines - Brewster Housing Authority	7:47*	8:47*	9:47	10:47	11:47	12:47	1:47	2:47	3:47	4:47	5:47	6:47	7:47	9:47
50 S. Orleans - Route 39	7:49*	8:49*	9:49	10:49	11:49	12:49	1:49	2:49	3:49	4:49	5:49	6:49	7:49	9:49
52 Orleans - Main Street CVS ☐	7:54*	8:54*	9:54	10:54	11:54	12:54	1:54	2:54	3:54	4:54	5:54	6:54	7:54	9:54
53 Skaket Corners	7:57*	8:57*	9:57	10:57	11:57	12:57	1:57	2:57	3:57	4:57	5:57	6:57	7:57	9:57
54 Old Colony Village	7:59*	8:59*	9:59	10:59	11:59	12:59	1:59	2:59	3:59	4:59	5:59	6:59	7:59	9:59
51 Land Ho	8:00*	9:00*	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	10:00
55 Stop & Shop - Orleans ☐	8:02*	9:02*	10:02	11:02	12:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	10:02
43 Patriot Square Express - Weekday	NS	NS	NS	NS	NS	1:22	NS	3:22	NS	NS	6:22	NS	8:22	10:22
43 Patriot Square Express - Weekend	NS	NS	NS	NS	NS	NS	2:22	NS	NS	NS	6:22	NS	8:22	NS

### H2O On Request:

To schedule a pick-up from one of the following On Request locations, please call Cape Cod RTA Customer Service at 800.352.7155.

- Orleans District Court
- Nauset Middle & High School
- The H2O is the regularly scheduled service along Route 28 between Hyannis, Yarmouth, Dennis, Harwich, Chatham and Orleans.

### Connections:

- FLEX @ Harwich, Harwich Port and Orleans
- The Sandwich Line, Sealine, Barnstable Villager and Hyannis Crosstown @ Hyannis Transportation Center
- Plymouth & Brockton and Peter Pan @ Hyannis Transportation Center

### LEGEND

- \* No service at these times on Saturdays or school vacations
- \*\* No service on weekdays
- NS No service at this time.
- ☐ Bus Shelter
- ☉ Connections
- FLEX Connection



# H2O Hyannis to Orleans

January 20 through June 21, 2024

MONDAY THROUGH SATURDAY

NEXTBUS  
Stop #

## Orleans to Hyannis

	AM						PM							
195 Theophilus F Smith Road - Cinema	5:07*	6:07*	7:07*	8:07**	9:07**	--	--	--	1:07*	2:07**	3:07*	--	--	--
55 Stop & Shop - Orleans ☐	5:30*	6:30*	7:30*	8:30	9:30	10:30	11:30	12:30	1:30	2:30	3:30	4:30	5:30	7:30
52 Orleans - Main Street CVS ☐	--	6:32*	7:32*	8:32	9:32	10:32	11:32	12:32	1:32	2:32	3:32	4:32	5:32	7:32
53 Skaket Corners	--	6:34*	7:34*	8:34	9:34	10:34	11:34	12:34	1:34	2:34	3:34	4:34	5:34	7:34
54 Old Colony Village	--	6:36*	7:36*	8:36	9:36	10:36	11:36	12:36	1:36	2:36	3:36	4:36	5:36	7:36
52 Orleans / Mobil Main St.	5:33*	6:38*	7:38*	8:38	9:38	10:38	11:38	12:38	1:38	2:38	3:38	4:38	5:38	7:38
50 S. Orleans - Route 39	5:39*	6:44*	7:44*	8:44	9:44	10:44	11:44	12:44	1:44	2:44	3:44	4:44	5:44	7:44
203 Sunny Pines - Brewster Housing Authority	5:42*	6:47*	7:47*	8:47	9:47	10:47	11:47	12:47	1:47	2:47	3:47	4:47	5:47	7:47
57 Stop & Shop East Harwich	5:47*	6:52*	7:52*	8:52	9:52	10:52	11:52	12:52	1:52	2:52	3:52	4:52	5:52	7:52
58 Lighthouse Charter School	--	--	--	--	--	--	--	--	--	2:54*	--	--	--	--
167 Broad Reach Healthcare	5:55*	7:00*	8:00*	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	8:00
49 Chatham - Veteran's Field Rd.	5:59*	7:04*	8:04*	9:04	10:04	11:04	12:04	1:04	2:04	3:04	4:04	5:04	6:04	8:04
48 Anchorage - Crowell Rd.	6:02*	--	8:07*	9:07	10:07	11:07	12:07	1:07	2:07	3:07	4:07	5:07	6:07	8:07
47 S. Chatham - Morton Rd.	6:09*	7:07*	8:14*	9:14	10:14	11:14	12:14	1:14	2:14	3:14	4:14	5:14	6:14	8:14
180 Stone Horse Motel	6:11*	7:09*	8:16*	9:16	10:16	11:16	12:16	1:16	2:16	3:16	4:16	5:16	6:16	8:16
46 Harwich Port - Route 28 (COC)	6:13*	7:11*	8:18*	9:18	10:18	11:18	12:18	1:18	2:18	3:18	4:18	5:18	6:18	8:18
45 Star Market - Harwich	--	--	8:22*	9:22	10:22	11:22	12:22	1:22	2:22	3:22	4:22	5:22	6:22	8:22
44 Dennisport - Municipal Parking Lot A ☐	6:17*	7:15*	8:26*	9:26	10:26	11:26	12:26	1:26	2:26	3:26	4:26	5:26	6:26	8:26
151 Elder Services	--	7:19*	8:30*	9:30	10:30	11:30	12:30	1:30	2:30	3:30	4:30	5:30	6:30	8:30
43 S. Dennis - Patriot Square - Marshalls	--	7:24*	8:35*	9:35	10:35	11:35	12:35	1:35	2:35	3:35	4:35	5:35	6:35	8:35
151 Dennis Crossing ☐	--	7:28*	8:39*	9:39	10:39	11:39	12:39	1:39	2:39	3:39	4:39	5:39	6:39	8:39
42 S. Yarmouth - Main Street	6:33*	7:31*	8:43*	9:43	10:43	11:43	12:43	1:43	2:43	3:43	4:43	5:43	6:43	8:43
153 Town Hall - Lawton Bus Shelter ☐	6:37*	7:34*	8:46*	9:46	10:46	11:46	12:46	1:46	2:46	3:46	4:46	5:46	6:46	8:46
41 Shaws - S. Yarmouth	--	--	8:47*	9:47	10:47	11:47	12:47	1:47	2:47	3:47	4:47	5:47	6:47	8:47
40 Stop & Shop - S. Yarmouth	--	--	8:48*	9:48	10:48	11:48	12:48	1:48	2:48	3:48	4:48	5:48	6:48	8:48
177 Yarmouth Commons	6:40*	7:37*	8:50*	9:50	10:50	11:50	12:50	1:50	2:50	3:50	4:50	5:50	6:50	8:50
38 W. Yarmouth - Higgins Crowell Rd.	6:42*	7:39*	8:52*	9:52	10:52	11:52	12:52	1:52	2:52	3:52	4:52	5:52	6:52	8:52
37 Cape Cod Hospital	6:46*	7:43*	8:57*	9:57	10:57	11:57	12:57	1:57	2:57	3:57	4:57	5:57	6:57	8:57
32 St Francis / St John Paul II	--	7:49*	--	--	--	--	--	--	--	--	--	--	--	--
33 Sturgis Charter School - Main St	--	7:55*	--	--	--	--	--	--	--	--	--	--	--	--
35 Sturgis Charter School - West Main St	--	8:00*	--	--	--	--	--	--	--	--	--	--	--	--
1 Hyannis Transportation Center	6:49*	8:10*	9:00*	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	9:00
43 Patriot Square Express - Weekday	NS	NS	NS	NS	NS	12:20	NS	2:20	NS	NS	NS	NS	7:20	9:20
43 Patriot Square Express - Weekend	NS	NS	NS	NS	NS	NS	1:20	2:20	3:20	NS	NS	NS	7:20	9:20

### H2O On Request:

To schedule a pick-up from one of the following On Request locations, please call Cape Cod RTA Customer Service at 800.352.7155.

- Orleans District Court
- Nauset Middle & High School
- The H2O is the regularly scheduled service along Route 28 between Hyannis, Yarmouth, Dennis, Harwich, Chatham and Orleans.

### Connections:

- FLEX @ Harwich, Harwich Port and Orleans
- The Sandwich Line, Sealine, Barnstable Villager and Hyannis Crosstown @ Hyannis Transportation Center
- Plymouth & Brockton and Peter Pan @ Hyannis Transportation Center

### LEGEND

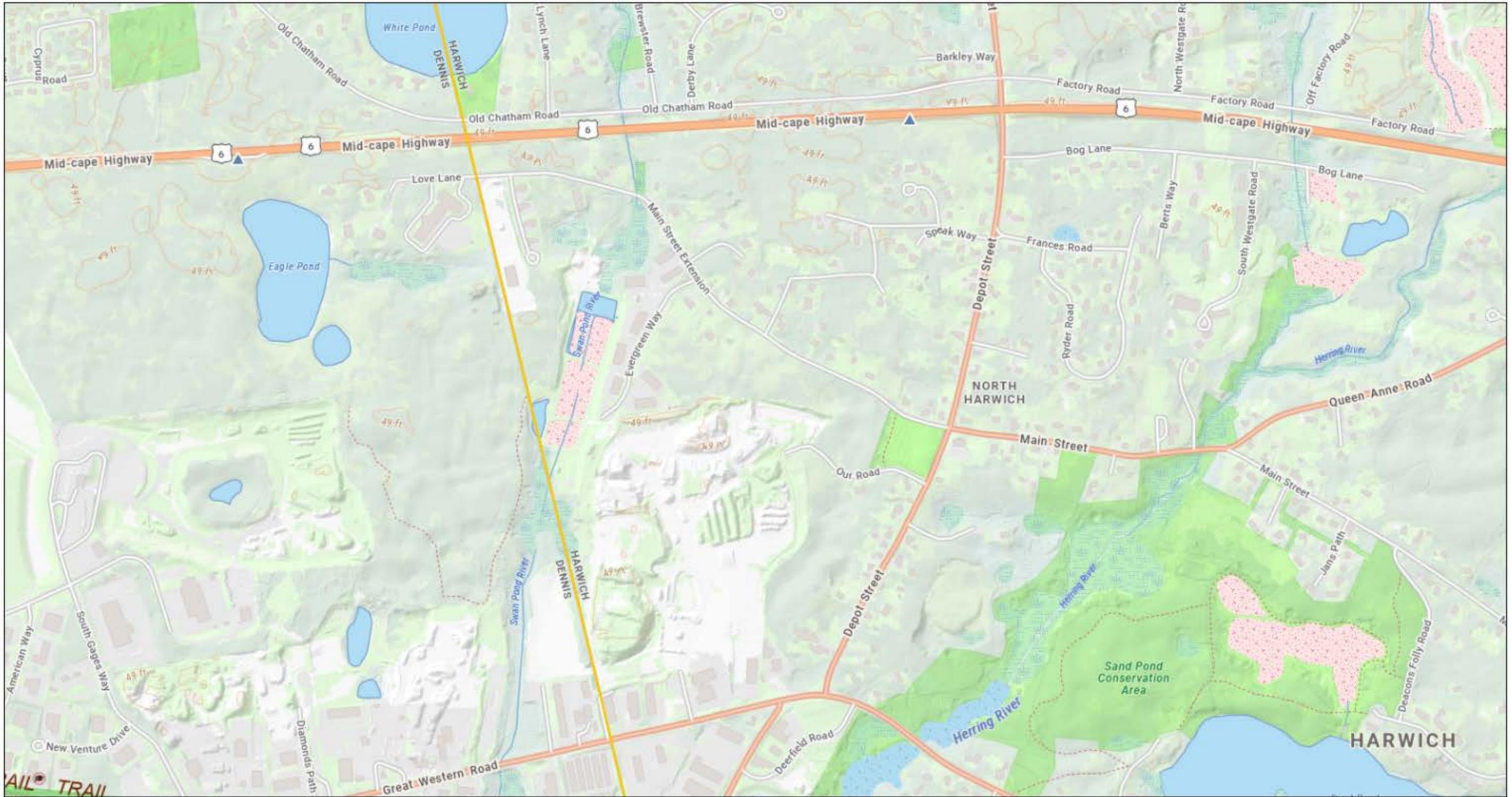
- \* No service at these times on Saturdays or school vacations
- \*\* No service on weekdays
- NS No service at this time.
- ☐ Bus Shelter
- ☉ Connections
- FLEX Connection



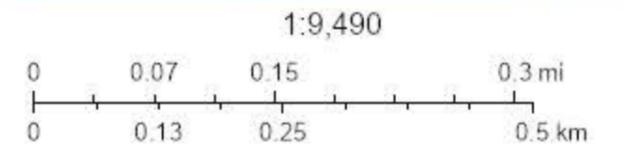
MASSDOT HSIP MAPPING

---

# ArcGIS Web Map



March 11, 2024



MassGIS

TRIP GENERATION DATA

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# Graph Look Up



ITETripGen Web-based App

- Graph Look Up
- How to Use ITETripGen
- TGM Desk Reference
- TGM Appendices
- Support Documents
- Add Users
- Comments

Query Filter

**DATA SOURCE:**  
Trip Generation Manual, 11th Ed

**SEARCH BY LAND USE CODE:**  
223

**LAND USE GROUP:**  
(200-299) Residential

**LAND USE :**  
223 - Affordable Housing

**LAND USE SUBCATEGORY:**  
Special Needs

**SETTING/LOCATION:**  
Dense Multi-Use Urban

**INDEPENDENT VARIABLE (IV):**  
Residents

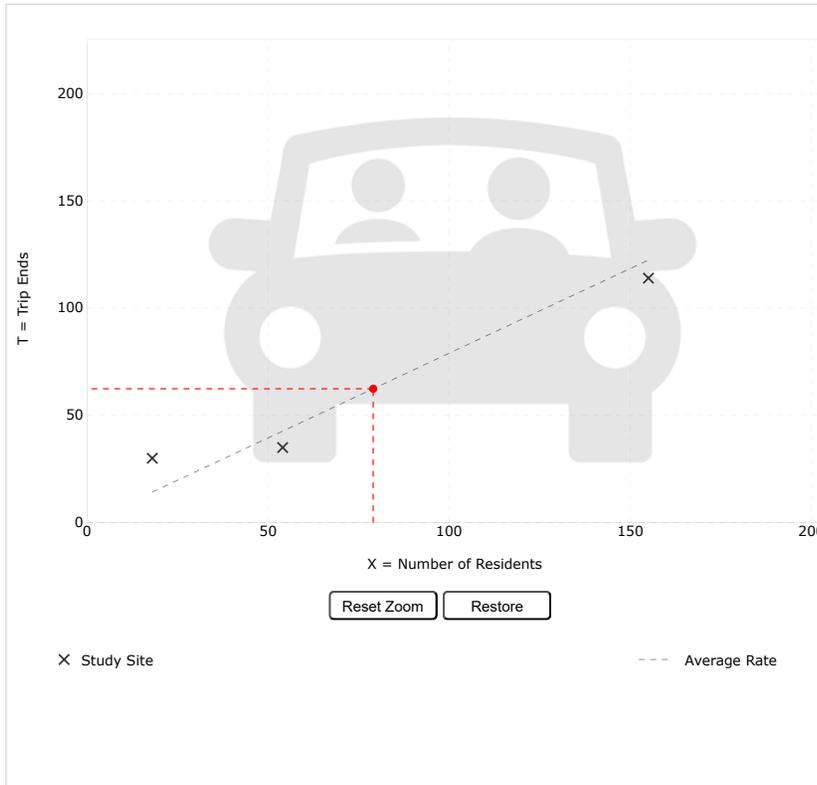
**TIME PERIOD:**  
Weekday

**TRIP TYPE:**  
Vehicle

**ENTER IV VALUE TO CALCULATE TRIPS:**  
79 Calculate

## Data Plot and Equation

Caution – Small Sample Size



Use the mouse wheel to Zoom Out or Zoom In.  
Hover the mouse pointer on data points to view X and T values.

### DATA STATISTICS

**Land Use:**  
Affordable Housing - Special Needs (223) [Click for Description and Data Plots](#)

**Independent Variable:**  
Residents

**Time Period:**  
Weekday

**Setting/Location:**  
Dense Multi-Use Urban

**Trip Type:**  
Vehicle

**Number of Studies:**  
3

**Avg. Num. of Residents:**  
76

**Average Rate:**  
0.79

**Range of Rates:**  
0.65 - 1.67

**Standard Deviation:**  
0.32

**Fitted Curve Equation:**  
Not Given

**R<sup>2</sup>:**  
\*\*\*\*

**Directional Distribution:**  
50% entering, 50% exiting

**Calculated Trip Ends:**  
Average Rate: 62 (Total), 31 (Entry), 31 (Exit)

Add-ons to do more

Try OTISS Pro

# Graph Look Up



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- Comments

Query Filter

**DATA SOURCE:**  
Trip Generation Manual, 11th Ed

**SEARCH BY LAND USE CODE:**  
223

**LAND USE GROUP:**  
(200-299) Residential

**LAND USE :**  
223 - Affordable Housing

**LAND USE SUBCATEGORY:**  
Special Needs

**SETTING/LOCATION:**  
Dense Multi-Use Urban

**INDEPENDENT VARIABLE (IV):**  
Residents

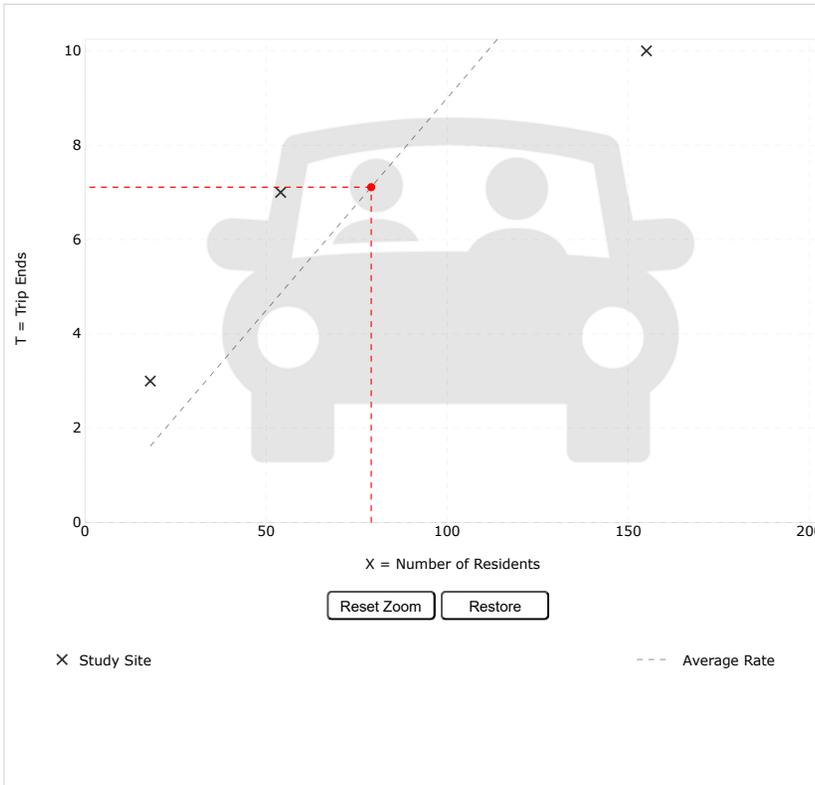
**TIME PERIOD:**  
Weekday, AM Peak Hour of Generator

**TRIP TYPE:**  
Vehicle

**ENTER IV VALUE TO CALCULATE TRIPS:**  
79 Calculate

## Data Plot and Equation

Caution – Small Sample Size



Use the mouse wheel to Zoom Out or Zoom In.  
Hover the mouse pointer on data points to view X and T values.

### DATA STATISTICS

**Land Use:**  
Affordable Housing - Special Needs (223) [Click for Description and Data Plots](#)

**Independent Variable:**  
Residents

**Time Period:**  
Weekday  
AM Peak Hour of Generator

**Setting/Location:**  
Dense Multi-Use Urban

**Trip Type:**  
Vehicle

**Number of Studies:**  
3

**Avg. Num. of Residents:**  
76

**Average Rate:**  
0.09

**Range of Rates:**  
0.06 - 0.17

**Standard Deviation:**  
0.04

**Fitted Curve Equation:**  
Not Given

**R<sup>2</sup>:**  
\*\*\*\*

**Directional Distribution:**  
70% entering, 30% exiting

**Calculated Trip Ends:**  
Average Rate: 7 (Total), 5 (Entry), 2 (Exit)

Add-ons to do more

Try OTISS Pro



# Graph Look Up



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- Comments

Query Filter

**DATA SOURCE:**  
Trip Generation Manual, 11th Ed

**SEARCH BY LAND USE CODE:**  
223

**LAND USE GROUP:**  
(200-299) Residential

**LAND USE :**  
223 - Affordable Housing

**LAND USE SUBCATEGORY:**  
Special Needs

**SETTING/LOCATION:**  
Dense Multi-Use Urban

**INDEPENDENT VARIABLE (IV):**  
Residents

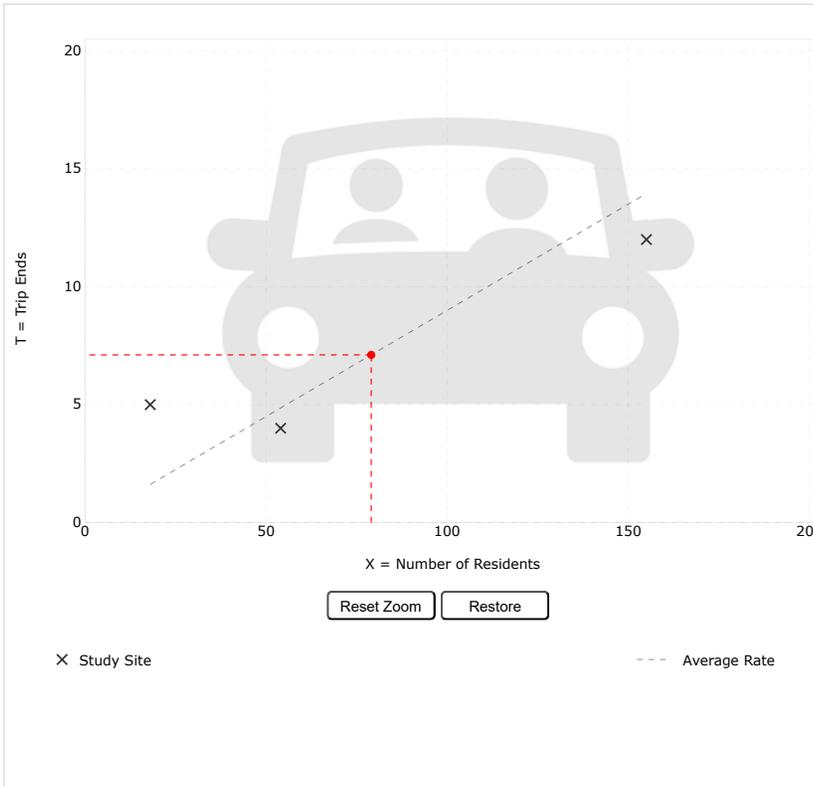
**TIME PERIOD:**  
Weekday, PM Peak Hour of Generator

**TRIP TYPE:**  
Vehicle

**ENTER IV VALUE TO CALCULATE TRIPS:**  
79 Calculate

## Data Plot and Equation

Caution – Small Sample Size



X Study Site

--- Average Rate

Use the mouse wheel to Zoom Out or Zoom In.  
Hover the mouse pointer on data points to view X and T values.

### DATA STATISTICS

**Land Use:**  
Affordable Housing - Special Needs (223) [Click for Description and Data Plots](#)

**Independent Variable:**  
Residents

**Time Period:**  
Weekday  
PM Peak Hour of Generator

**Setting/Location:**  
Dense Multi-Use Urban

**Trip Type:**  
Vehicle

**Number of Studies:**  
3

**Avg. Num. of Residents:**  
76

**Average Rate:**  
0.09

**Range of Rates:**  
0.07 - 0.28

**Standard Deviation:**  
0.07

**Fitted Curve Equation:**  
Not Given

**R<sup>2</sup>:**  
\*\*\*\*

**Directional Distribution:**  
43% entering, 57% exiting

**Calculated Trip Ends:**  
Average Rate: 7 (Total), 3 (Entry), 4 (Exit)

Add-ons to do more

Try OTISS Pro



# Graph Look Up



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Query Filter

**DATA SOURCE:**  
Trip Generation Manual, 11th Ed

**SEARCH BY LAND USE CODE:**  
620

**LAND USE GROUP:**  
(600-699) Medical

**LAND USE :**  
620 - Nursing Home

**LAND USE SUBCATEGORY:**  
All Sites

**SETTING/LOCATION:**  
General Urban/Suburban

**INDEPENDENT VARIABLE (IV):**  
Beds

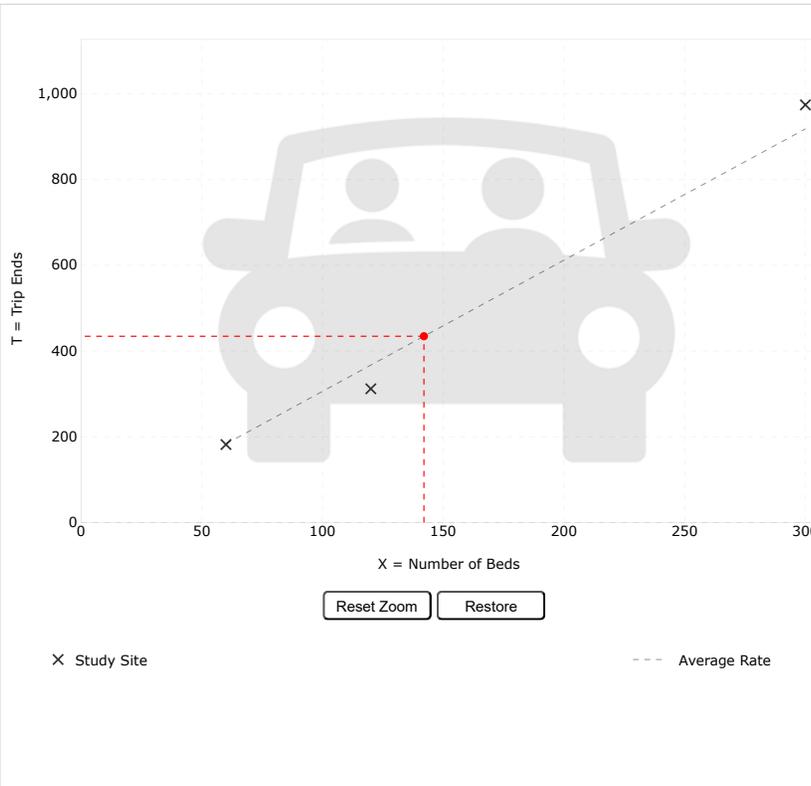
**TIME PERIOD:**  
Weekday

**TRIP TYPE:**  
Vehicle

**ENTER IV VALUE TO CALCULATE TRIPS:**  
142 Calculate

## Data Plot and Equation

Caution – Small Sample Size



### DATA STATISTICS

**Land Use:**  
Nursing Home (620) [Click for Description and Data Plots](#)

**Independent Variable:**  
Beds

**Time Period:**  
Weekday

**Setting/Location:**  
General Urban/Suburban

**Trip Type:**  
Vehicle

**Number of Studies:**  
3

**Avg. Num. of Beds:**  
160

**Average Rate:**  
3.06

**Range of Rates:**  
2.60 - 3.25

**Standard Deviation:**  
0.33

**Fitted Curve Equation:**  
Not Given

**R<sup>2</sup>:**  
\*\*\*\*

**Directional Distribution:**  
50% entering, 50% exiting

**Calculated Trip Ends:**  
Average Rate: 435 (Total), 217 (Entry), 218 (Exit)

Add-ons to do more

Try OTISS Pro



# Graph Look Up



ITETripGen Web-based App

Graph Look Up

How to Use ITETripGen

TGM Desk Reference

TGM Appendices

Support Documents

Add Users

Comments

Query Filter

**DATA SOURCE:**

Trip Generation Manual, 11th Ed

**SEARCH BY LAND USE CODE:**

620

**LAND USE GROUP:**

(600-699) Medical

**LAND USE :**

620 - Nursing Home

**LAND USE SUBCATEGORY:**

All Sites

**SETTING/LOCATION:**

General Urban/Suburban

**INDEPENDENT VARIABLE (IV):**

Beds

**TIME PERIOD:**

Weekday, AM Peak Hour of Generator

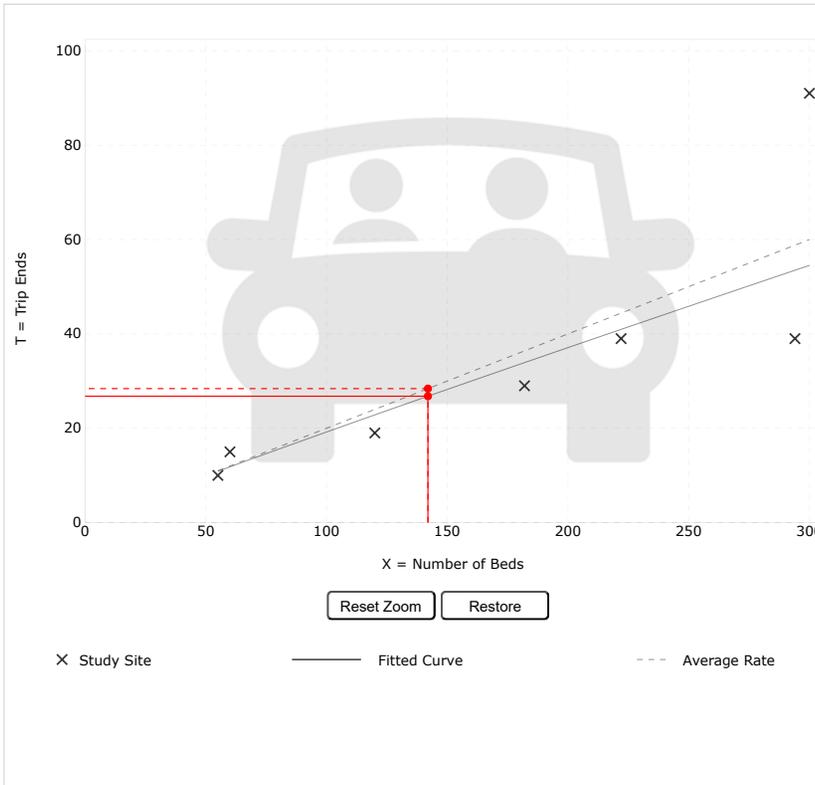
**TRIP TYPE:**

Vehicle

**ENTER IV VALUE TO CALCULATE TRIPS:**

142 Calculate

## Data Plot and Equation



Use the mouse wheel to Zoom Out or Zoom In.  
 Hover the mouse pointer on data points to view X and T values.

**DATA STATISTICS**

**Land Use:**  
 Nursing Home (620) [Click for Description and Data Plots](#)

**Independent Variable:**  
 Beds

**Time Period:**  
 Weekday  
 AM Peak Hour of Generator

**Setting/Location:**  
 General Urban/Suburban

**Trip Type:**  
 Vehicle

**Number of Studies:**  
 7

**Avg. Num. of Beds:**  
 176

**Average Rate:**  
 0.20

**Range of Rates:**  
 0.13 - 0.30

**Standard Deviation:**  
 0.07

**Fitted Curve Equation:**  
 $\ln(T) = 0.95 \ln(X) - 1.42$

**R<sup>2</sup>:**  
 0.85

**Directional Distribution:**  
 63% entering, 37% exiting

**Calculated Trip Ends:**  
 Average Rate: 28 (Total), 18 (Entry), 10 (Exit)  
 Fitted Curve: 27 (Total), 17 (Entry), 10 (Exit)

Add-ons to do more

Try OTISS Pro



# Graph Look Up



ITETripGen Web-based App

- Graph Look Up
- How to Use ITETripGen
- TGM Desk Reference
- TGM Appendices
- Support Documents
- Add Users
- Comments

Query Filter

**DATA SOURCE:**  
Trip Generation Manual, 11th Ed

**SEARCH BY LAND USE CODE:**  
620

**LAND USE GROUP:**  
(600-699) Medical

**LAND USE:**  
620 - Nursing Home

**LAND USE SUBCATEGORY:**  
All Sites

**SETTING/LOCATION:**  
General Urban/Suburban

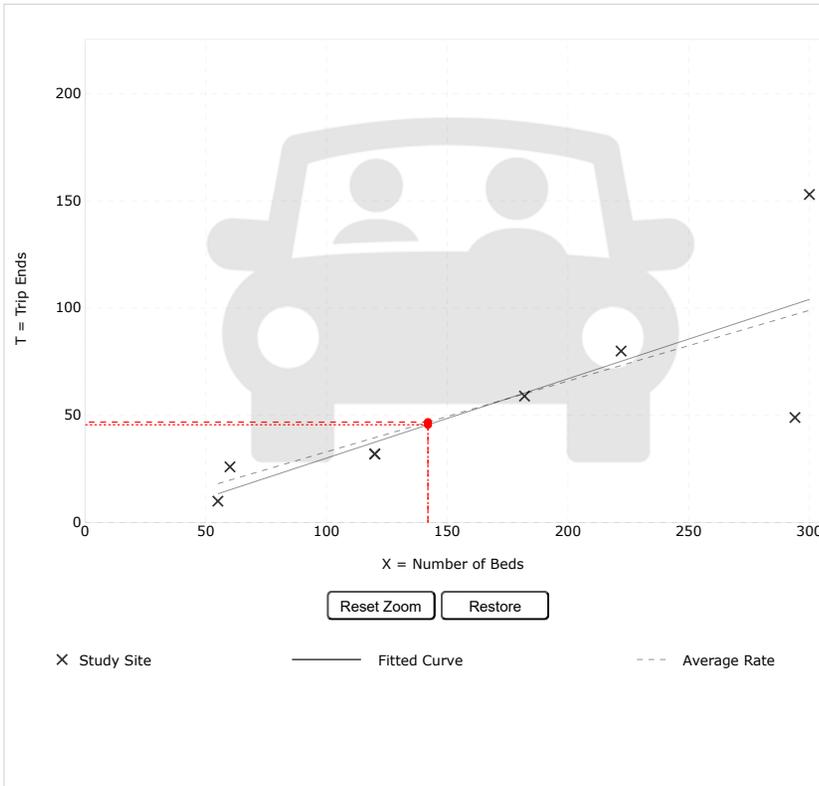
**INDEPENDENT VARIABLE (IV):**  
Beds

**TIME PERIOD:**  
Weekday, PM Peak Hour of Generator

**TRIP TYPE:**  
Vehicle

**ENTER IV VALUE TO CALCULATE TRIPS:**  
142 Calculate

## Data Plot and Equation



Use the mouse wheel to Zoom Out or Zoom In.  
Hover the mouse pointer on data points to view X and T values.

### DATA STATISTICS

**Land Use:**  
Nursing Home (620) [Click for Description and Data Plots](#)

**Independent Variable:**  
Beds

**Time Period:**  
Weekday  
PM Peak Hour of Generator

**Setting/Location:**  
General Urban/Suburban

**Trip Type:**  
Vehicle

**Number of Studies:**  
8

**Avg. Num. of Beds:**  
169

**Average Rate:**  
0.33

**Range of Rates:**  
0.17 - 0.51

**Standard Deviation:**  
0.13

**Fitted Curve Equation:**  
 $T = 0.37(X) - 6.92$

**R<sup>2</sup>:**  
0.62

**Directional Distribution:**  
41% entering, 59% exiting

**Calculated Trip Ends:**  
Average Rate: 47 (Total), 19 (Entry), 28 (Exit)  
Fitted Curve: 46 (Total), 19 (Entry), 27 (Exit)

Add-ons to do more

Try OTISS Pro



PARKING GENERATION DATA

---

# Land Use: 223 Affordable Housing

## Description

Affordable housing includes all multifamily housing that is rented at below market rate to households that include at least one employed member. Eligibility to live in affordable housing can be a function of limited household income and resident age.

## Land Use Subcategory

Data are separated into three subcategories for this land use: (1) sites with income limitations for its tenants (denoted as income limits in the data plots), (2) sites with both minimum age thresholds and income limitations for its tenants (denoted as senior in the data plots), and (3) sites designed for and occupied by residents with special needs, such as persons with physical and mental impairments, recovering addicts, and others living in a group setting (denoted as special needs in the data plots).

## Time-of-Day Distribution for Parking Demand

The following table presents a Time-of-Day distribution of parking demand on a weekday in a general urban/suburban setting for the three land use subcategories: income limits (two study sites), senior (one study site), and special needs (two study sites).

Hour Beginning	Percent of Weekday Peak Parking Demand		
	Income Limits	Senior	Special Needs
12:00–4:00 a.m.	—	—	—
5:00 a.m.	100	74	86
6:00 a.m.	94	74	86
7:00 a.m.	85	70	93
8:00 a.m.	77	93	100
9:00 a.m.	73	100	93
10:00 a.m.	71	93	93
11:00 a.m.	—	70	100
12:00 p.m.	—	74	100
1:00 p.m.	—	70	93
2:00 p.m.	—	81	79
3:00 p.m.	—	81	93
4:00 p.m.	—	74	64
5:00 p.m.	—	74	86
6:00 p.m.	79	67	79
7:00 p.m.	83	67	71
8:00 p.m.	90	70	71
9:00 p.m.	93	70	79
10:00 p.m.	97	74	93
11:00 p.m.	—	74	93

## Additional Data

For the majority of study sites in this land use code, 100 percent of the dwelling units are considered affordable. For residential study sites that provide a mix of market value and affordable units, the study sites with at least 75 percent of the dwelling units designated as affordable are also included in this land use.

The average parking supply ratios for the study sites with parking supply information are shown in the table below.

Setting	Land Use Subcategory	Parking Supply Per Dwelling Unit	Average Peak Parking Occupancy
Center City Core	Income Limits	0.32 (6 sites)	67%
	Senior	0.11 (1 site)	100%
Dense Multi-Use Urban	Income Limits	0.74 (24 sites)	75%
	Senior	0.69 (4 sites)	67%
General Urban/ Suburban	Income Limits	1.4 (26 sites)	75%
	Senior	0.43 (3 sites)	90%
	Special Needs	0.57 (2 sites)	68%

The sites were surveyed in the 1990s, the 2010s, and the 2020s in Alabama, California, Connecticut, District of Columbia, Maryland, Massachusetts, New Jersey, and Oregon.

## Source Numbers

314, 514, 533, 535, 536, 537, 539, 541, 579, 582, 585, 586, 603, 611, 622



# Affordable Housing - Special Needs (223)

**Peak Period Parking Demand vs: Dwelling Units**

**On a: Saturday**

**Setting/Location: General Urban/Suburban**

Number of Studies: 2

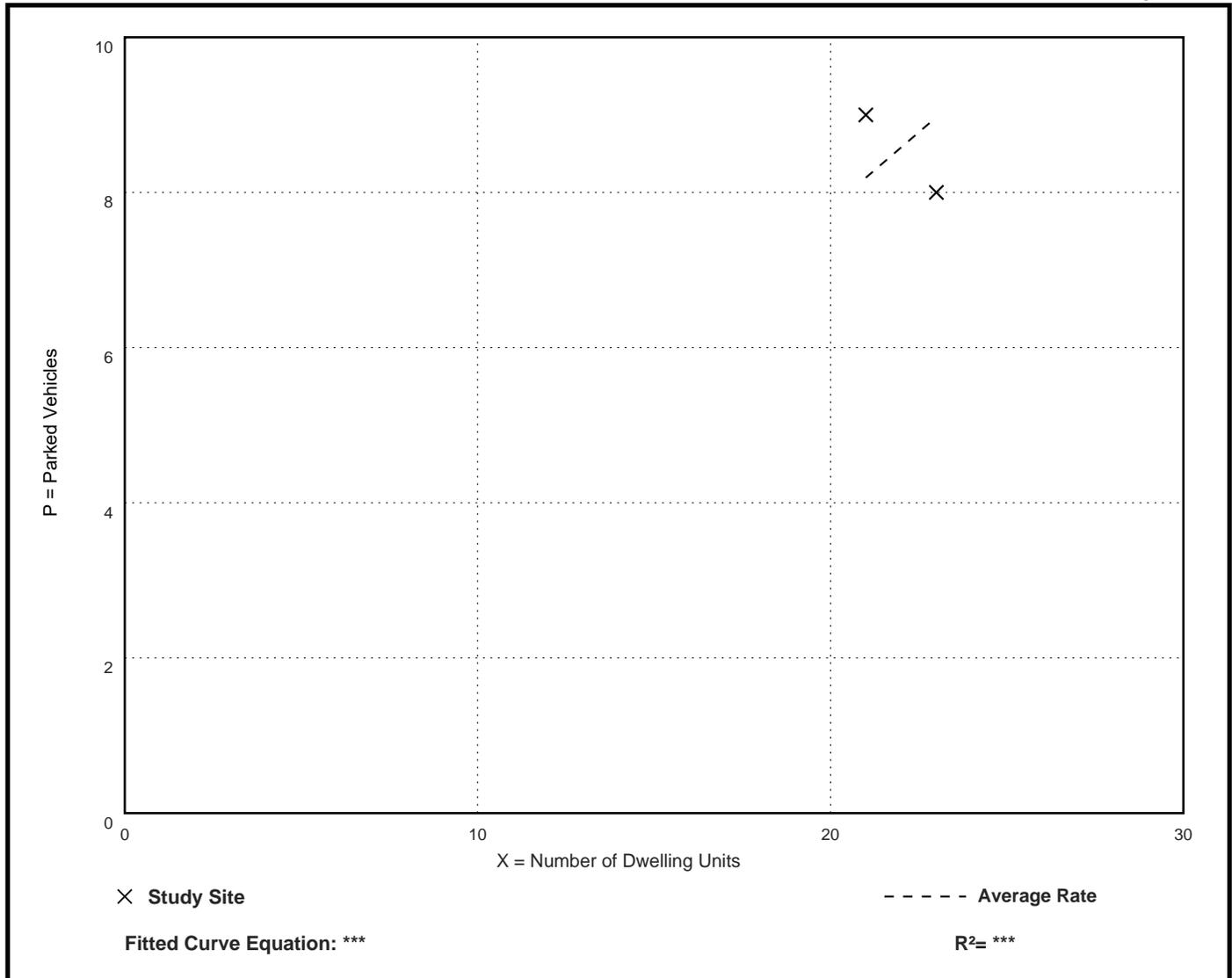
Avg. Num. of Dwelling Units: 22

## Peak Period Parking Demand per Dwelling Unit

Average Rate	Range of Rates	33rd / 85th Percentile	95% Confidence Interval	Standard Deviation (Coeff. of Variation)
0.39	0.35 - 0.43	*** / ***	***	*** (***)

## Data Plot and Equation

*Caution – Small Sample Size*



# **Exhibit 6**

Memorandum

Dennis Housing Assistance Corp / 195150955

---

Date: February 15, 23024

To: Attorney Peter Freeman

From: Kevin Klein, Stantec

CC: Alisa Magnotta, CEO Housing Assistance Corp.  
Keith Trott, Director of Housing Production & Maintenance

Project: Dennis Housing Assistance Corp. – 1 Love Lane, Dennis, MA

Subject: Wastewater Treatment and Disposal Summary

---

The proposed Dennis Housing Assistance Corp., site located at 1 Love Lane, Dennis, Massachusetts currently has a BioClere / Amphidrome Plus treatment system with a design capacity of 21,300 gallons per day that was designed and constructed for the 142-bed Eagle Pond Rehabilitation and Living Center. Treated effluent is discharged to a subsurface leaching system consistent with the requirements of a Title 5 Large System Permit issued by the Massachusetts Department of Environmental Protection and Disposal Works Permit #970169 issued by the Town of Dennis Board of Health.

Title 5 Wastewater Design flows for Eagle Pond were calculated using the design criteria for a nursing home as follows:

$$142 \text{ beds} \times 150 \text{ gpd/bed} = 21,300 \text{ gallons per day}$$

The proposed Dennis Housing Assistance Corp family housing facility will have 79 bedrooms and a staff of 13 people. Each bedroom will be designed for occupancy by up to 3 people (and an infant). Design flows for the proposed site can be calculated using either 110 gpd per bedroom (Title 5 design criteria for a motel, hotel or boarding house) or a more conservative value of 55 gpd per person (ie. 165 gpd per bedroom). An additional allowance (20 gpd per employee) should also be applied for the on-site staff. Using either design criteria, the Title 5 Wastewater Design flows for the proposed housing will be less than those for the Eagle Pond Rehabilitation and Living Center:

$$\begin{array}{rcl} 79 \text{ bedrooms} \times 110 \text{ gpd per bedroom} & = & 8,690 \text{ gallons per day} \\ 13 \text{ employees} \times 20 \text{ gpd/person} & = & 260 \text{ gallons per day} \\ \hline \text{Total Design Flow} & = & 8,950 \text{ gallons per day} \end{array}$$

$$\begin{array}{rcl} 79 \text{ bedrooms} \times 3 \text{ people/bedroom} \times 55 \text{ gpd/person} & = & 13,035 \text{ gallons per day} \\ 13 \text{ employees} \times 20 \text{ gpd/person} & = & 260 \text{ gallons per day} \\ \hline \text{Total Design Flow} & = & 13,295 \text{ gallons per day} \end{array}$$

February 15, 2024

Memorandum, Wastewater Treatment and Disposal Summary  
Dennis Housing Assistance Corp. – 1 Love Lane, Dennis, MA  
Page 2 of 2

The existing wastewater treatment and disposal facilities will continue to be used by the new Dennis Housing Assistance Corp residential facility. The treatment and disposal system is currently operated and maintained by Weston & Sampson Services, Inc. Weston & Sampson Services, Inc has completed a preliminary assessment of the condition of the treatment system and has recommended some upgrades and additional spare parts that will soon be implemented. A more detailed Capacity Review and Change in Use Study will also be conducted by Weston & Sampson Services, Inc. This study will evaluate treatment system performance, document the condition of the equipment and identify potential maintenance requirements. A Title 5 Inspection will be included as part of the Study for submission to the Massachusetts Department of Environmental Protection and the Town of Dennis Board of Health.

# **Exhibit 7**



**FREEMAN LAW GROUP LLC**  
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**HAND DELIVERED**

April 24, 2024

Paul Foley, Town Planner  
Town of Dennis  
685 Route 134  
South Dennis, MA 02660

Re: 1 Love Lane – Housing Assistance Corporation  
Special Review by Planning Board for  
Dover Amendment Exempt Property

Dear Mr. Foley:

As you explained to me, several members of the Planning Board have had trouble viewing the Educational Documents that I submitted in connection with the above matter on their computers; and they have asked me to provide hard copies. Therefore, I am delivering herewith four (4) copies of the educational materials used in the Family Shelter Program. The documents are:

1. Ending Homelessness Course;
2. Your Wheel of Life;
3. Welcome to Money Matters;
4. My New Money Goal;
5. Housing Search Workshop
6. Re-housing Plan; and
7. Participation and License Agreement.

While we are happy to assist the Board members by providing these documents as a courtesy, I do want to remind you and the Board that it has already been determined by the Town of Dennis Building Commissioner that our proposed Family Shelter is an educational exempt use under the Dover Amendment; and that under your Zoning Bylaw, “Special Review” is “A review conducted by the Planning Board of *proposed improvements, alterations or development of land or buildings* by public or private organizations (i.e. religious and municipal) not subject to Site Plan Approval requirements of the By-Law.”<sup>1</sup> Emphasis added. By its own terms, Special Review does *not* include a

<sup>1</sup> The Zoning Bylaw Use Table in Section 2.2 calls for Special Review by the Planning Board for “Non-Profit Educational” uses, and as stated above, our Family Shelter has already been determined by the Building Commissioner to be such a use.

review of the proposed use of land or buildings, and our proposal is *not* subject to Site Plan Approval requirements.

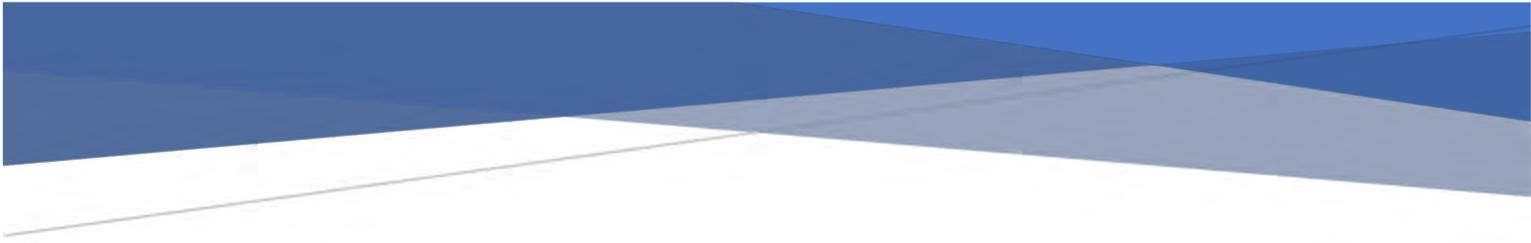
As has been previously stated in our submissions and at the Planning Board meeting on April 1, 2024, Housing Assistance Corporation and HAC Love Lane LLC reserve all of their rights under the Dover Amendment.

Thank you.

Very truly yours,

Peter L. Freeman

cc: Alisa Magnotta, President and Chief Executive Director of Housing Assistance Corporation



# ENDING HOMELESSNESS COURSE

## Abstract

For households residing in HAC Family Shelter, this course will provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing.

# Contents

Course Syllabus

Chapter 1

Needed Documents

Chapter 2

Goals

Chapter 3

Income

Chapter 4

Money Matters

Chapter 5

Budgeting

Chapter 6

Landlord/Tenant

Chapter 7

Shopping/cooking

Chapter 8

Health & Wellness

Exit Plan

\*Handouts attached at back

# Ending Homelessness Course

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## General information

### Description

This course is designed to provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing. It is self-paced.

### Expectations and goals

You will use this book as your guide and reference to all things related to housing. You will bring it with you to your regular meetings with your case manager. You will complete agreed upon assignments independently, between meetings and bring to next meeting to review.

## Course materials

### Required materials

This [Ending Homelessness Course](#) binder

pen

handouts

## Course schedule

Topic	Reading	Exercises
Needed Documents	Chapter 1	File necessary paperwork
Goals	Chapter 2	Handout 1
Income	Chapter 3	Handout 2
Money	Chapter 4	Handouts 3
Budgeting	Chapter 5	Handout 4 & 5
Landlord/Tenant	Chapter 6	Handout 6 & 7
Shopping/cooking	Chapter 7	Handouts 8 & 9
Health & Wellness	Chapter 8	Handout 10

## Chapter 1

You must have a valid I.D., social security card and birth certificate when applying for most housing programs. Sometimes these can take time to order and receive. These should be ordered as soon as possible.

A state ID can be obtained from the Massachusetts Registry of Motor Vehicles. You can go to the website: <https://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles> to start the process and make an appointment.

A social security card can be obtained by going in person to the Social Security Office located at 100 Independence Dr, Unit 4, Hyannis, MA 02601 to apply for a copy. You may also request a copy online by creating and using your My Social Security Account.

Birth certificates are obtained from the town hall of the city where you were born. For example, if you were born at Cape Cod Hospital, then your birth certificate is at Barnstable Town Hall. If you were born in another state or far away, your case manager can assist you with ordering a birth certificate online.

	Document	Date Order	Date Received
<input type="checkbox"/>	I.D.		
<input type="checkbox"/>	Social Security Card		
<input type="checkbox"/>	Birth Certificate		

## Chapter 2

Finding and obtaining housing is our main objective and the focus of the work we will do with you as your Case Managers from HAC. The following pages will be used to assist you in identifying goals and tasks that you will need to accomplish to achieve your main goal of housing. This course is designed to be self-paced and reflect your needs and wants. Your case manager can support and guide you through the process, but ultimately the work and decisions are yours to make. Goals can be short or long term. You can have a mix of both. Handouts are in the back.

## Chapter 3

After identifying documentation, income will be the next important thing to work on to help you with your housing stability. Having a consistent income is crucial in retaining housing. Whether you need to apply for Social Security benefits, state benefits or are planning to go to work, establishing this goal early on should be on the top of your list.

The fastest way to start the Social Security benefits application process is to call the local office and make an appointment.

Hyannis office – 866-467-0440

Falmouth office- 855-881-0212

To apply for EAEDC from the state you would contact DTA in Hyannis or start the application online. They are located at:

181 North St.

Hyannis, MA 02601

(508) 862-6600

If your goal is to obtain employment, there is a job search log attached in the back. <http://www.jtecmeanscapecodjobs.com/> may be able to help and is located at:

88 North St.

Hyannis, MA 02601

(508) 790-0400

## Chapter 4

Having a better understanding of your money habits and attitudes will help you to better understand where your money goes and how to better budget and save. This chapter focuses on figuring out your money attitude and ways to make it work for you. Complete the exercise and discuss it with your Case Manager. There is an additional bonus exercise attached in the back.

## Chapter 5

Having a realistic budget that works for you is a big part of successful housing. In this chapter we will look at your numbers. Where you are now and where you want to be. The key here is to live within your budget. But also, to recognize when real life does not add up to what you have put on paper. Budgets are meant to change and evolve over time. It is good to go over your budget at least twice a month to see where you are at and if you are on track. The following information will help you decide what you want your budget to look like. Budget sheets are provided in the back.

## Chapter 6

Being a good tenant and finding the right landlord can seem impossible, but this chapter will look at some important steps you can take to prepare you in your housing search and in your new role as a tenant.

Information on background checks, letters of explanation and protecting yourself from scams are gone over. There are two handouts in the back.

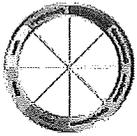
## Chapter 7

Shopping and cooking on a budget can be a challenge these days. In this chapter we will look at ways to save money at the grocery store and make our food money last longer. Also included will be some tips and tricks to find simple, healthy, and affordable recipes. Handouts are in the back.

## Chapter 8

As you prepare for your new housing, making a commitment to take better care of yourself is an important step. If you have been unable to attend to your health and follow up with doctors, dentist, therapists, etc., this is the time to reengage and get back on track. Your Case Manager is there to help in this process. Whether you need help getting an appointment with your current provider or need a new one, this is the time to start.

Attachments for this chapter include ideas for walking, simple exercises, and engaging with your community.

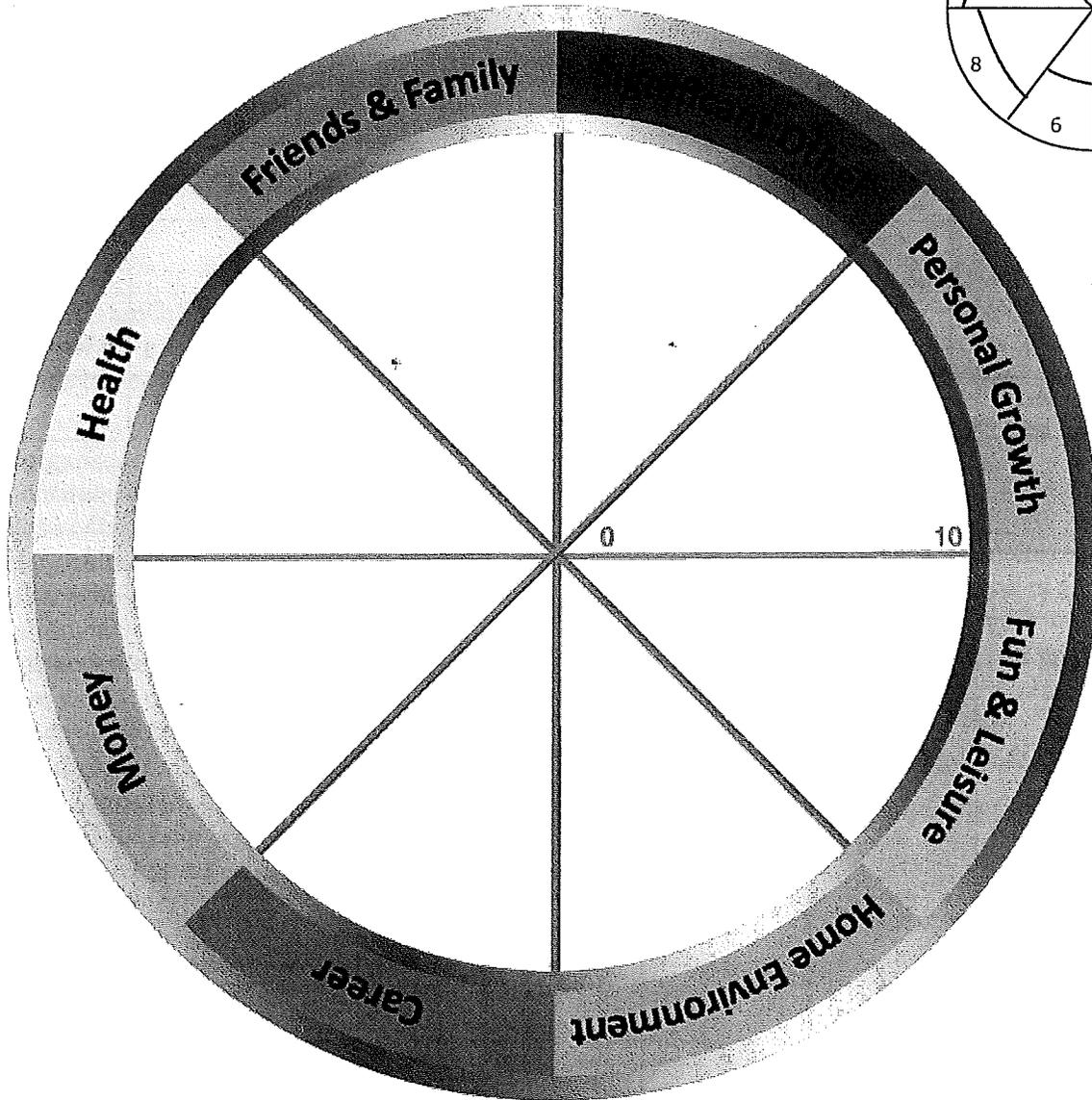
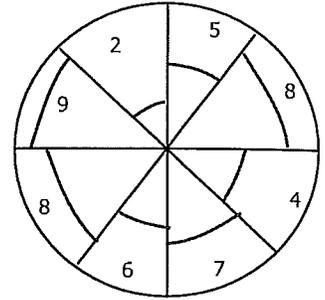


# Your Wheel of Life!

YOUR NAME: \_\_\_\_\_

TODAY'S DATE: \_\_\_\_\_

## EXAMPLE



### COMPLETE THE WHEEL:

1. Review the 8 Wheel Categories - think briefly what a satisfying life might look like for you in each area.
2. Next, draw a line across each segment that represents your satisfaction score for each area.

- Imagine the centre of the wheel is 0 and the outer edge is 10
- Choose a value between 1 (very dissatisfied) and 10 (fully satisfied)
- Now draw a line and write the score alongside (see example above)

**IMPORTANT:** Use the FIRST number (score) that pops into your head, not the number you think it *should* be!

# Money Habitudes Solitaire Worksheet

## Directions:

Place the three category cards in front of you. Distribute the situational cards according to each category card, picture side up. Tally the total of each in the chart below.

	That's Me	Sometimes, it depends...	That's Not Me!
A- Planning			
B- Carefree			
C-Status			
D-Security			
E- Giving			
F- Spontaneity			

## Review Questions:

1. Do you feel that the Habitudes accurately describe your relationship with money? Why?
2. What are your money strengths?
3. What areas would you like to focus on?

CATEGORY E	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY F	That's Me!	Sometimes It Depends.	That's not Me!
I give up things I want so I can help others.				If I get money by surprise, it's "extra." I can spend it anyway I want. It might be a , tax refund, bonus, winnings, a gift or an inheritance.	/		
I like giving to others more than receiving gifts or help.				I have "fun" money to spend any way I want. It may be to treat myself, take a risk or give it away.			
I help others even when they do not ask. I give them money or buy things for them.				I have lots of things I bought but never use. Examples: Clothes, hobby stuff, tools, household items and books.			
It would feel strange to have more money or nicer things than my friends or family.				I like to say "yes" to the unexpected chances that sound good to me. It might be: a bargain, a new job or a good time.			
When I get money, I like to give some of it to others.				Sometimes I regret the way I've spent my money or the risks I've taken.			
I spend on others but I don't spend money on myself.				I hate to wait for things. If I want something and don't have money, I will: get cash from the ATM, use a credit card, or get a quick loan.			
I think that when people have a lot of money, it corrupts them.				If I'm upset, I go shopping. Or If I want to avoid something, I go shopping. Or If I feel great I go shopping			
I owe money after the holidays because I spend a lot on gifts.				When I go shopping I have to buy something.			
I give money or buy things I don't need when someone asks me for support.				I have money secrets about: how much I spend, or how much I owe, or how much I lose, or how much I give away.			
<b>TOTALS for Category E</b>				<b>TOTALS for Category F</b>			

CATEGORY C	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY D	That's Me!	Sometimes It Depends.	That's not Me!
I think about what is best for the situation. That might be when I choose my clothes, Buy gift, or Plan an event				I like to buy things that are useful and practical.			
When someone does something nice for me, I feel I owe him or her.				I rarely buy things unless I can pay them off right away.			
I like to give gifts that come from a special store, have a brand name or look expensive.				I keep track of my money. I know: how much I have, how much is coming in and/or how much is going out.			
I feel I should pay the bill when I eat out with others.				I like to keep my money where I can get to it quickly.			
I will pay more for a brand name that others will recognize.				I will spend a lot of time and energy to get a better deal.			
I like being up-to-date. That might mean I have things like; stylish clothes, the latest phone, a new car or new gadgets.				I will buy things that cost less instead of getting what I really want.			
It seems most people I know are better off than I am.				I like to get separate bills when I eat out with others. I only want to pay for my fair share.			
I will hide the fact that I am having money problems. Even if I can't afford it, I will spend money to keep up with a good image.				Even if I can afford things that will make my life easier, I will not buy them.			
I think people will only like me if I am generous.				I save or invest a set amount of money each month.			
<b>TOTALS for Category C</b>				<b>TOTALS for Category D</b>			

# MONEY HABITUDES WORKSHEET

**READ THROUGH EACH STATEMENT AND CHECK THE BOX THAT BEST DESCRIBES YOUR REACTION TO THE STATEMENT.**

*Don't think too much- go with your first reaction.*

	That's Me!	Sometimes It Depends.	That's not Me!		That's Me!	Sometimes It Depends.	That's not Me!
CATEGORY A				CATEGORY B			
I know the difference between what I need and what I want				When I need money I just asked my friends or family to help me.			
Things happen that I didn't plan on (like a car breaks down or I get sick). I have extra money for those types of things. Or I know how I can get money right away if I need it.				I like to keep my options open. I do not want to be tied to a plan.			
I stop and think about my choices before I spend my money.				I think things will work out, so I don't worry about money.			
I research high-priced things. That way I can compare quality and price. Examples: car, house, phone, jewelry, ect.				I have to pay late fees because I do not pay my bills on time.			
I know a lot about my (our) finances. This may be: insurance (health, car, home), savings or investments.				I wonder where my money went. It seems to just disappear!			
I only buy what I planned to buy. I will not get extra items or extra features.				I think most people can manage money better than I can.			
I buy things because they meet my needs. I do not care if they are the newest, the best or have brand names.				Ask for raise? Ask for a better deal? Not me! I don't like to negotiate or bargain.			
I have a plan for how I spend and save my money				I changed my plans to do what others want to do.			
Once I have a plan, I stick to it.				Win a fortune? Inherit a lot of money? Sounds good! But I would not want to be responsible for it.			
<b>TOTALS for Category A</b>				<b>TOTALS for Category B</b>			

# Money Habitudes – Meanings & Descriptions

## Planning:

**Theme:** Money helps you achieve your goal.

**How you/others see you:** Responsible – Accomplished – Driven – Conservative

### Advantages:

- Make intentional financial decisions based on values and desired long-term outcomes.
- Have money reserved to pay for the unexpected.
- Set and accomplish goals.
- Buy items you really want that will retain value.
- Have a sense of well-being and control.

### Challenges:

- Feel pressured by others to spend money on things that do not fit your budget/values.
- Expected to help others who did not plan.
- Have difficulty responding to new opportunities if it means changing/abandoning plan.
- Intolerant or impatient when others don't meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

### Suggestions:

- Learn effective communication skills to use when pressured by others to spend money in a way that conflict with your values or goals.
- Understand the money messages from your past.
- Challenge yourself to find out if your goals reflect your wants and needs or if they are a response to others' expectations of what you "should" do.
- Be supportive and giving to others.
- Take a break from being productive and goal-oriented. Relax, be spontaneous and enjoy life.
- Challenge yourself to experience new activities out of your comfort zone. Take risks.
- Be tolerant and patient with people who have lifestyles and values that are different. Try to see their perspective and understand what works for them.

## Giving:

**Theme:** Money helps you feel good by giving to others.

**How you/others see you:** Thoughtful – Charitable – Enabling – Matyr

### Advantages:

- Have strong values and convictions.
- Generously give to other people or causes.
- Live simply to reflect non-materialistic values.
- Act ethically and with integrity.
- Appreciated for being thoughtful. Are needed. Others depend on you.
- Admired for being able to anticipate others' needs.

### Challenges:

- Disappointed if money or gifts are not appreciated.
- May have unrealistic expectation that others will repay your generosity.
- Use giving as a form of control to impose your personal values on others.

- Intolerant of people who have different lifestyles.
- Resent when giving is expected or assumed
- Promote dependence or irresponsible behavior by giving too much or too often.
- Sacrifice your needs or future security for others.

#### **Suggestions:**

- Plan activities for personal enjoyment that are unrelated to your favorite charities.
- Do you give away too much of your time? Know the value of your work. Negotiate to receive a fair salary.
- Know how much you can give and identify how you like to give – big amounts at once, small amounts to multiple people/charities. Stick to a plan.
- Have a plan for giving that includes giving to yourself and providing for your future.
- Understand that having money is not inherently bad or sinful and being poor is not inherently honorable.
- Before helping others, consider if you may be limiting their development of responsible behavior.
- If you attract needy people, explore the benefits you receive by being needed by others.
- Identify your own needs, wants and ideas. Become aware of your tendency to agree to someone else's plans to save, spend, invest or be charitable before you have thought about what you would like to do.

### **Security:**

**Theme:** Money helps you feel safe, secure and in control.

**How you/others see you:** Thrifty – Prepared – Suspicious – Cheap

#### **Advantages:**

- Have a budget, financial goals and savings.
- Shop wisely for value items on sale.
- Protect money by being conservative.
- Saving now means more choices later.
- Take care of possessions so they last.
- Disciplined to make choices and delay gratification.
- Can easily get your money in case of emergencies.

#### **Challenges:**

- Save so much there is no money for today's wants and needs.
- Buy based on price when it isn't exactly wanted or won't hold up over time.
- By avoiding risks, money is safe but doesn't grow or your job is secure but you can't go any higher.
- Sacrifice participating in enjoyable activities or relationships because of the cost involved.
- Your strict budget means you are unable to take advantage of unexpected sales and opportunities.

#### **Suggestions:**

- Reassess your budget to include fun, gifts and being able to respond spontaneously to new opportunities.
- Reduce the time you spend to record, check and manage your finances.
- Plan to spend money on a special gift or activity for yourself every month.

- Talk to people you love to understand how your behavior related to money affects your relationships.
- Face your fear. Put everything you would need to survive in a bag or suitcase. Keep it in a closet so you are prepared for the worst.
- Interview financial professionals. Find someone you trust to gain a broader perspective on saving and investing for more realistic, livable financial plan.

## **Carefree:**

**Theme:** Money isn't a priority. You just let life happen.

**How you/others see you:** Easygoing – Flexible – Immature – Irresponsible

### **Advantages:**

- Optimistic that everything will work out.
- Can respond quickly to new opportunities.
- Not distracted by money consideration or details.
- Easily share what you have with others.
- Do not feel pressured by others' expectations.
- Adapt easily to new situations.

### **Challenges:**

- Lack the skills and information to feel confident.
- Unable to support yourself if the person(s) providing for you cannot continue or chooses to stop.
- Feel trapped or obligated by being supported.
- Miss opportunities by avoiding commitments or missing deadlines.

### **Suggestions:**

- Know the realistic expenses needed to support yourself even if you do not pay for them (health and car insurance, rent, utilities, clothing, etc.)
- Become familiar with the basics. Use simple techniques like rounding expenses up and rounding income down to work with easy numbers to make basic budget and keep track of money.
- If you live with someone who pays the bills, go over a month's expenses to be familiar with the basic costs.
- If you avoid managing money because of a lack of skills, consider taking a class or being tutored.

## **Status:**

**Theme:** Money helps you present a positive image.

**How you/others see you:** Generous – Impressive – Superficial – Insensitive

### **Advantages:**

- Present a strong first impression.
- Make generous donations.
- Give expensive or unexpected gifts.
- Attentive to what is important to others.
- Never burden others about money problems.
- Appreciated for generosity and helping others.
- Enjoy others returning favors and being generous.

### **Challenges:**

- Create a false impression of having wealth.
- Feel constant stress to keep up with others.
- Do not have reserves for the unexpected.
- Spend money unwisely to maintain appearances.
- Feel entitled to special treatment.
- Actions motivated by personal gain may be seen as suspicious and insincere; people may feel used.
- Keep money secret because fear of losing friends or status if others knew your real financial situation.

### **Suggestions:**

- Shop for quality, not for name brands. Limit trendy items to 10% of your purchases.
- If you have debt, talk to a professional to learn how to pay it off as quickly as possible.
- Shop from a catalog to avoid impulse spending.
- Set up a budget. Use direct deposit to ensure bills are paid and savings available for future. Set up automatic online payments for bills if possible.

### **Spontaneous:**

**Theme:** Money encourages you to enjoy the moment.

**How you/others see you:** Daring – Fun-loving – Open-minded – Impulsive – Unconcerned with consequences

### **Advantages:**

- Enjoy adventures and the unexpected.
- Able to quickly respond to opportunities.
- Get a lot of attention and recognition.
- Have many friends and acquaintances who will join you when you want to go places or do things.
- Get things right away without waiting.
- Experience the thrill of taking risks.

### **Challenges:**

- Spend money even when you do not have it.
- Go into debt to buy things you do not need.
- Do not have reserves for the unexpected.
- Often owe money to friends or family.
- Feel powerless to control your spending.
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending, debt or how much you give to others.

### **Suggestions:**

- Use direct deposit and pre-set automatic payments. Save a set amount weekly, even just \$1 adds up.
- Make a list of alternative activities to shopping. Plan to do them with other people.
- Do not use store credit cards. Pay with cash.
- Before each purchase ask yourself: *Is this a need or a want? How long will I have to work to pay for it? Is it worth an hour's pay? Is it worth a week's pay?*
- Talk to a financial professional to set up a plan to get your debts paid off.

# Budgets

## Why Budget?

Budgets help us track the amount of money our family spends each month. We are able to compare how much we spend and how much income we have.

Budgets are a tool used for us to set goals; they are a way for us to track where we are spending our income each month as well as how we can spend differently to meet savings goals.

## Priority Expenses vs. Secondary Expenses

**Priority Expenses** are the essential living expenses; Rent/Mortgage, Energy, Utilities. They are the bills that you pay first: prioritize essential expenses before secondary expenses.

**Secondary Expenses** are additional bills and expenses other than essential: Cable/Internet, Clothing, Diapers.

# Income

## Gross Income vs. Net Income

**Gross income** is the total amount of income you earn from your employer before any taxes or deductions have been taken out.

**Net income** is your "take home pay". It is the amount of money after items are taken out, taxes, medical, retirement, child support, etc.

It is important to create your budget with your net income, to use the income you actually have to budget with. The income you have control over.

## Katie's Budget

Katie is a mother of two children; Tammy is 2 years old and Kevin is 6 years old. Katie works part time at Grocery Store and gets paid \$10 an hour. She works 15 hours a week. She receives \$150 gross income every week, which is \$138.52 net income every week.

1. The whole household is enrolled in Apple Health Care.
2. Katie currently has housing through Bellingham Housing Authority and pays \$125 towards rent, her total rent is \$700 month she receives \$575 housing subsidy.
3. Katie has an Puget Sound Energy Bill that averages \$68 monthly
4. Katie receives \$511 in EBT benefits each month
5. Katie has a co-pay of \$30 for childcare for Tammy while she works.
6. Katie has paid \$30 boys and girls club fee for Kevin's after school care (She averages \$3 a month to save for next year's club fee.)
7. Katie goes to the Grocery Store every other week; she spends \$260 of EBT each time she is at the store. She pays the difference with cash when EBT runs out.
8. Katie owns a car and pays \$40 a month in insurance and \$70 a month in gas
9. Katie has a phone plan that she pays \$60 a month
10. Katie owes \$200 in court fines and pays \$25 each month towards her fines
11. Katie goes to the dollar tree for toiletries and cleaning supplies monthly she spends \$10
12. Katie spends \$40 a month on diapers for Tammy and spends \$25 on children clothing
13. Katie saves \$25 each month to go towards emergency expenses for car tabs, repairs..etc.

## **Katie's Actual Budget**

**Katie has tracked his spending for four weeks and is now able to create an actual budget. There were a few items that changed in her budget.**

- Puget Sound Energy Bill was \$80 this month, however Katie received Energy Assistance of \$50 towards credit to her account. She paid \$30 towards PSE to complete her bill.
- She noticed she drove more than expected, she spend \$90 on gas for the month.
- Katie had left over toiletries and cleaning supplied, she only spent \$5 total at the dollar tree.

**Katie re-evaluated her budget because she knew his actual spending after tracking for 4 weeks.**

# Navigating your budget

## Wants or Needs

It is important that we get into the habit of knowing the difference in our wants and needs when spending.

1. WANTS are things that are not a priority expense.
  - a. Brand Name Clothing, Fast Food, New TV, etc.
2. NEEDS are things that are essential needs.
  - a. Housing, Utilities, Food, Medicine, Transportation, etc.

Sometimes items may fit into both categories:

3. I WANT a new car because it will make me look important.
4. I NEED a car to get to work at 4am before the buses run.

## Planned or Unplanned

Often times the items we purchase that are unplanned are impulse purchases.

Suggestions:

- Before going to the store, create a list of items to buy.
- If you see something you want to purchase that is an unplanned item think to yourself: "Will I still want this item in three months"

## Flexible or Fixed

Flexible are monthly payments that have a varying amount on a monthly base and fixed is the same amount each month.

- Flexible items might be energy bill, gas bill or credit card payments
- Fixed items are bills that remain the same month after month; rent, childcare co-pays or car insurance.

# Savings

## Why Save Money?

People save money to use in the future. People set aside money for emergencies/ unexpected expenses to create a safety net in order to avoid crisis situations and for goals like a car, house, deposit.

## Savings Goals

Habit of saving is vitally important for those with poor credit or no credit.

When emergencies inevitably arise, loan options are very difficult  
Savings help break cycles of crisis- it is hard to address other barriers if you are constantly worried about finances.

## Establish Savings Strategies:

### Bank On

Bank On is a group of key government agencies, community organizations, and financial institutions that work together to offer free or low-cost accounts to help you save money and get ahead. Any one of these accounts could keep you from losing your hard-earned money that you may otherwise spend on alternative financial products, such as, check cashing or payday lending that charge high fees and interest rates for using their services. With a bank account, it won't cost you any money to cash your checks.

How to open a Bank On account:

- Find a participating bank or credit union at [www.whatcomabc.org/bankon](http://www.whatcomabc.org/bankon)
- You can visit the website for Bank On North Sound to use the locator tool, or see account matrix below in order to choose the account that will work best for you.
- Gather what you need to open your account:
  - A photo ID (US driver's license or Matricula Consular card)
  - Proof of address such as a utility or cell phone bill.
  - Social security or taxpayer ID number.
  - Cash or check for your first deposit.
- Visit a convenient branch of the bank or credit union you have selected in order to open your account.
- A specialist will walk you through the entire process and answer your questions. You don't need an appointment, but don't forget your materials!

### **Save the Difference**

With some Banks you can use a tool called "save the difference", It is set up where when you make a charge with a debit card the bank then rounds the amount up to the nearest dollar and puts the change into a savings account. If you purchase an item that is \$5.34, then \$0.66 goes into a savings account. It's a little step to saving money.

### **Pay Yourself First**

Before you pay your bills, before you buy groceries, before you do anything else, set aside a portion of your income to save. The first bill you pay each month should be to yourself to save.

# LETTER OF EXPLANATION: Sample One

January 27, 2014

Mr. Jorge Almirez  
XYZ Property Management Company  
123 Main Street  
Seattle, Washington 98005

Dear Mr. Almirez:

I am writing to give you information that will help you evaluate my application for a rental in your apartment building. Four months ago, I was terminated from an apartment. The termination was the result of consistently late rental payments. At the time, I was in the process of a divorce. My income was unstable and I was unable to meet my obligations.

Since that time, my divorce has been finalized. I am now receiving regular child support payments and have also accepted a job that will provide a steady income. I am fully committed to make my rent payments on time.

Please consider my current situation as you evaluate my rental application. Now that my situation has improved, I will be a reliable renter.

Sincerely,

Susan Jenner  
Susan Jenner  
P.O. Box 999  
Seattle, Washington 98005  
Phone: 206-999-9999

## LETTER OF EXPLANATION: Sample Two

January 27, 2014

Ms. Rebecca Flynn  
789 Center Street  
Seattle, Washington 98005

Dear Ms. Flynn:

I am submitting my application to rent your apartment today and want to explain to you the circumstances of some negative information that you will find when you review my application. While renting an apartment last year, there were several incidents that resulted in the police being called because of noise and unruly conduct. My landlord asked me to leave so I moved from the unit, shortly after that I was arrested due to some issues with substance abuse.

Since the time of vacating my unit as well my arrest I have completed the requirements put forth by the court as well as some additional steps I decided to take on my own. I have been working with a substance abuse counselor. I am including a letter from my counselor attesting to the fact that I am continuing with my treatment. My problem is now under control and I will be a responsible renter for your home.

I think your apartment is very nice and would be proud to make it my home. I will be a good renter for your unit..

Sincerely,

J.L. Nyugen  
J.L. Nyugen  
P.O. Box 999  
Seattle, Washington 98005  
Phone: 206-999-999

# INFORMATION FOR MY RENTAL APPLICATION

Applicant information	
Head of Household Full Name:	
Date of Birth:	
SSN:	
Phone:	
Drivers License ID number	
Co- Applicant Name:	
Date of Birth of Co-applicant	
SSN of Co-Applicant	
Phone of Co-Applicant	
Drivers License ID number:	
Children names and Date of Birth	
Children names and Date of Birth	
Rental Information	
Current Address:	
Property Manager Contact:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info?	
Rent amount?	
Dates at Property?	
Income Information	
Employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Co-Applicants employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Additional Income:	
Monthly Amount:	
Bank Account: Checking/Saving	
Contact information:	
Amount in Account:	

# PROTECT YOURSELF FROM RENTAL SCAMS

Being savvy when you're in search of a rental is well worth the effort. Scammers know

## Red Flags for Renters When Searching for Housing:

- "Owner" is traveling or working outside of the U.S. and will send you the keys
- "Owner" will only interact with you online, not in person
- The advertising or email response to you contains multiple misspellings and grammatical errors
- The email addresses you as Dear Sir/Madam
- The "owner" uses the title Reverend, Dr., or claims to be a missionary

- The "owner" uses a free email service such as Gmail, Yahoo, or Hotmail
- Payment is first priority – Cashier's Check, FEDEX, Western Union, etc.
- Payment of deposit or first month's rent is requested BEFORE you see the property or sign a lease
- Price seems surprisingly low for the home offered and the area
- "Owner" can't show you the property or make arrangements for you to tour

### **Beware of anyone who asks you to pay cash or wire money:**

If you pay cash by choice, make sure to get a receipt. Wiring money sounds more official than cash but it's not; there's no way to trace it.

### **Be suspicious of a price that seems too good to be true:**

Try typing the street address into a search engine and see what comes up –legitimate landlords often list properties on multiple sites, so if you find several listings for a property that sounds identical but is several hundred dollars more, you've probably found a scam.

### **Be aware of the "owner's" priorities:**

A legitimate landlord will want to know about your goals in finding a home, and about your and your family's rental needs. A scammer will want to get your money. If money seems like a higher priority than anything else, that might be a sign of fraud.

### **Ask a lot of questions:**

Where will I send my rent? How can I reach someone if you are on vacation? What do I do if I need a plumber? An experienced landlord will have already thought through the answers.

**Important:** If you find yourself the target of a rental scam, report it to your local law enforcement agency.

# **Preparing for housing search with barriers**

In table groups brainstorm ideas to prepare for housing search for someone who has the following barriers.

**No rental history**

**Problem with former landlords or neighbors**

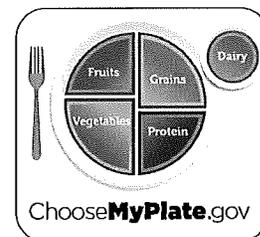
**No steady income**

**No or poor credit history**

**Criminal record**

**10  
tips**  
*Nutrition  
Education Series*

# eating better on a budget



## 10 tips to help you stretch your food dollars

**Get the most for your food budget!** There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

### 1 plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or stir-fries, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.

### 2 get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.



### 3 compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is more economical.

### 4 buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are family packs of chicken, steak, or fish and larger bags of potatoes and frozen vegetables. Before you shop, remember to check if you have enough freezer space.

### 5 buy in season

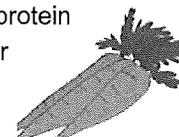
Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

### 6 convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut vegetables, and instant rice, oatmeal, or grits will cost you more than if you were to make them from scratch. Take the time to prepare your own—and save!

### 7 easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy carrots, greens, or potatoes. As for fruits, apples and bananas are good choices.



### 8 cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

### 9 get your creative juices flowing

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry or over a garden salad, or to make chicken chili. Remember, throwing away food is throwing away your money!

### 10 eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Stick to water instead of ordering other beverages, which add to the bill.

# Goal Development Worksheet

Today's Date: \_\_\_\_\_ Target Date: \_\_\_\_\_ Start Date: \_\_\_\_\_

Date Achieved: \_\_\_\_\_

Goal: \_\_\_\_\_

## Verify that your goal is SMART

**Specific:** *What exactly will you accomplish?*

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**Measurable:** *How will you know when you have reached this goal?*

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**Achievable:** *Is achieving this goal realistic with effort and commitment? Have you got the resources to achieve this goal? If not, how will you get them?*

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**Relevant:** *Why is this goal significant to your life?*

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**Timely:** *When will you achieve this goal?*

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## 52 Week Challenge

<b>WK #</b>	<b>Deposit</b>	<b>Balance</b>	<b>✓</b>	<b>WK #</b>	<b>Deposit</b>	<b>Balance</b>	<b>✓</b>
1	\$1.00	\$1.00	<input type="checkbox"/>	27	\$27.00	\$378.00	<input type="checkbox"/>
2	\$2.00	\$3.00	<input type="checkbox"/>	28	\$28.00	\$406.00	<input type="checkbox"/>
3	\$3.00	\$6.00	<input type="checkbox"/>	29	\$29.00	\$435.00	<input type="checkbox"/>
4	\$4.00	\$10.00	<input type="checkbox"/>	30	\$30.00	\$465.00	<input type="checkbox"/>
5	\$5.00	\$15.00	<input type="checkbox"/>	31	\$31.00	\$496.00	<input type="checkbox"/>
6	\$6.00	\$21.00	<input type="checkbox"/>	32	\$32.00	\$528.00	<input type="checkbox"/>
7	\$7.00	\$28.00	<input type="checkbox"/>	33	\$33.00	\$561.00	<input type="checkbox"/>
8	\$8.00	\$36.00	<input type="checkbox"/>	34	\$34.00	\$595.00	<input type="checkbox"/>
9	\$9.00	\$45.00	<input type="checkbox"/>	35	\$35.00	\$630.00	<input type="checkbox"/>
10	\$10.00	\$55.00	<input type="checkbox"/>	36	\$36.00	\$666.00	<input type="checkbox"/>
11	\$11.00	\$66.00	<input type="checkbox"/>	37	\$37.00	\$703.00	<input type="checkbox"/>
12	\$12.00	\$78.00	<input type="checkbox"/>	38	\$38.00	\$741.00	<input type="checkbox"/>
13	\$13.00	\$91.00	<input type="checkbox"/>	39	\$39.00	\$780.00	<input type="checkbox"/>
14	\$14.00	\$105.00	<input type="checkbox"/>	40	\$40.00	\$820.00	<input type="checkbox"/>
15	\$15.00	\$120.00	<input type="checkbox"/>	41	\$41.00	\$861.00	<input type="checkbox"/>
16	\$16.00	\$136.00	<input type="checkbox"/>	42	\$42.00	\$903.00	<input type="checkbox"/>
17	\$17.00	\$153.00	<input type="checkbox"/>	43	\$43.00	\$946.00	<input type="checkbox"/>
18	\$18.00	\$171.00	<input type="checkbox"/>	44	\$44.00	\$990.00	<input type="checkbox"/>
19	\$19.00	\$190.00	<input type="checkbox"/>	45	\$45.00	\$1,035.00	<input type="checkbox"/>
20	\$20.00	\$210.00	<input type="checkbox"/>	46	\$46.00	\$1,081.00	<input type="checkbox"/>
21	\$21.00	\$231.00	<input type="checkbox"/>	47	\$47.00	\$1,128.00	<input type="checkbox"/>
22	\$22.00	\$253.00	<input type="checkbox"/>	48	\$48.00	\$1,176.00	<input type="checkbox"/>
23	\$23.00	\$276.00	<input type="checkbox"/>	49	\$49.00	\$1,225.00	<input type="checkbox"/>
24	\$24.00	\$300.00	<input type="checkbox"/>	50	\$50.00	\$1,275.00	<input type="checkbox"/>
25	\$25.00	\$325.00	<input type="checkbox"/>	51	\$51.00	\$1,326.00	<input type="checkbox"/>
26	\$26.00	\$351.00	<input type="checkbox"/>	52	\$52.00	\$1,378.00	<input type="checkbox"/>



## IDENTIFYING MY CHALLENGES

Read the statements below. Answer each question either yes or no to the following situations. If you are unsure whether a situation applies or not please ask. This information will help highlight some of the areas you may need to improve to rent a home in the future. Be honest with yourself-you can't solve a problem without identifying it first.

### RENTAL HISTORY

- |  |   |   |
|--|---|---|
| 1.) Have you ever rented a place in your own name?                 | Y | N |
| 2.) Have you ever had problems with previous landlords?            | Y | N |
| 3.) Have you ever had problems with former neighbors or roommates? | Y | N |
| 4.) Have you ever been evicted from rental housing?                | Y | N |

### MONEY MANAGEMENT

- |  |   |   |
|--|---|---|
| 5.) Do you have a checking account?  | Y | N |
| 6.) Have you ever bounced one or more checks?  | Y | N |
| 7.) Have you ever received one or more past due notices for utility bills<br>doctors or credit payments? | Y | N |

### INCOME

- |  |   |   |
|--|---|---|
| 8.) Are you unemployed?  | Y | N |
| 9.) Do you change jobs often?  | Y | N |
| 10.) Are part of your wages deducted to pay a wage assignment or<br>garnishment? | Y | N |
| 11.) Can you count on a steady income?   | Y | N |
| 12.) Do you live on a low income?  | Y | N |
| 13.) Are your children entitled to child support?                                | Y | N |

## WRITE A LETTER OF EXPLANATION

if you have had problems in the past, a prospective landlord will need to be assured that similar problems will not occur in the future. Rather than ignoring the problem and hoping the landlord doesn't find out, it's best to admit that problem up front and show why the problem will not occur again. A letter is one way that you can do that. Look at the examples provided, then use this page to figure out what should be in your own letter. As a final step, write the letter. Type or neatly print the letter.

Section	What to include:	My information:
Part 1: Headings	Date Name and address letter is addressed to Greeting	
Part 2: Describe the problem	Simply state the facts. Do not place blame or make excuses.	
Part 3: Current situation	Describe your current situation. Include you have taken to prevent the problem from happening again.	
Part 4: Ask for consideration	Politely ask for what you need. If this is to a landlord, ask to be considered for a rental unit. If to a credit company ask for a payment schedule that you can meet.	
Part 5: Closing	Include a polite closing, your signature, and your name and address	

# Grocery Checklist

<https://www.vertex42.com/ExcelTemplates/grocery-list.html>

## CRITICAL

- 
- 
- 
- 
- 

## PRODUCE

- Apples
- Avocados
- Bananas
- Berries
- Broccoli
- Carrots
- Celery
- Cucumbers
- Garlic
- Grapefruit
- Grapes
- Lemons/Limes
- Lettuce
- Melons
- Mushrooms
- Onions
- Oranges
- Peppers
- Potatoes
- Squash/Zucchini
- Tomatoes
- 
- 

## BREAD / BAKERY

- Bagels
- Bread
- Cake
- Cookies
- Dinner Rolls
- Donuts
- French Bread
- Hamburger Buns
- Hot Dog Buns
- Muffins
- Pastries
- Pie
- Pita Bread
- Tortillas
- 
- 

## BREAKFAST

- Cold Cereal
- Oatmeal
- Creamed Wheat
- Pancake Mix
- 
- 

## MEAT

- Bacon
- Beef / Steak
- Chicken
- Deli Meat
- Fish
- Ground Beef
- Ham
- Hot Dogs
- Pork
- Sausage
- Turkey
- 
- 

## DAIRY / FRIDGE

- Biscuits
- Butter
- Cheese
- Cookie Dough
- Cream Cheese
- Dips
- Eggs
- Half & Half
- Milk
- Sour Cream
- Whip Cream
- Yogurt
- 
- 

## FROZEN

- Chicken
- Desserts
- Dinners
- Fish
- Fruits
- Ice
- Ice Cream
- Ice Pops
- Juice
- Lasagna
- Pie
- Pizza
- Vegetables
- Waffles
- 

## DRINKS

- Water
- Juice
- Soda
- Sports Drinks
- Coffee
- Tea
- 
- 

## CANNED

- Applesauce
- Beans
- Chili
- Fruits
- Mushrooms
- Olives
- Soup
- Tomato Sauce
- Tuna
- Vegetables
- 
- 
- 

## DRY / BAKING

- Baking Powder
- Baking Soda
- Bread Crumbs
- Brownie Mix
- Cake Mix
- Canned Milk
- Chocolate Chips
- Cocoa
- Cornmeal
- Cornstarch
- Flour
- Food Coloring
- Frosting
- Muffin Mix
- Oatmeal
- Pie Crust
- Shortening
- Sugar (brown)
- Sugar (powder)
- Sugar (white)
- Vanilla
- Yeast
- 
- 

## PASTA / RICE

- Couscous
- Hamburger Helper
- Lasagna
- Mac & Cheese
- Macaroni
- Noodle Mixes
- Ramen
- Rice (brown)
- Rice (white)
- Rice Mixes
- Spaghetti
- 
- 

## SAUCES / OILS

- Vegetable Oil
- Soy Sauce
- Olive Oil
- Vinegar
- BBQ Sauce
- Hot Sauce
- Spaghetti Sauce
- Syrup
- 

## CONDIMENTS

- Croutons
- Honey
- Jam / Jelly
- Ketchup
- Mayonnaise
- Mustard
- Peanut Butter
- Pickles
- Salad Dressing
- Salsa
- 
- 

## SPICES

- Salt
- Pepper
- Cinnamon
- 
- 

## SNACKS

- Candy
- Cookies
- Crackers
- Dip / Salsa
- Dried Fruits
- Fruit Snacks
- Graham Crackers
- Granola Bars
- Nuts / Seeds
- Popcorn
- Potato Chips
- Pretzels
- Pudding
- Raisins
- Tortilla Chips
- 

## BABY

- Baby Food
- Diapers
- Formula
- Rash Cream
- Wipes
- 

## PERSONAL

- Conditioner
- Cotton Products
- Deodorant
- Feminine
- Floss
- Hair Spray
- Lip Balm
- Lotion
- Makeup
- Mouthwash
- Pain Relievers
- Razor Blades
- Shampoo
- Shaving Cream
- Soap
- Sunscreen
- Toothbrush
- Toothpaste
- 

## PAPER / PLASTIC

- Aluminum Foil
- Bags
- Coffee Filters
- Cups
- Garbage Bags
- Napkins
- Paper Towels
- Plastic Wrap
- Plates
- Tissues
- Toilet Paper
- Utensils
- Wax Paper
- 

## HOUSEHOLD

- Batteries
- Bleach
- Cards
- Charcoal
- Detergent
- Dish Soap
- Dishwasher Soap
- Fabric Softener
- Glass Cleaner
- Light Bulbs
- Rags
- Sponges
- Vacuum Bags
- 

## PET

- Pet Food
- Cat Litter
- Treats





# Welcome to Money Matters





Special Thanks to our Sponsor

CAPE  
COD5



# Money Matters Workshop

## Day 1



# Ground Rules

- Confidentiality
- Create Safe Space for dreams & goals
- Share Ideas
- Open & Honest (about yourself)
- Non-judgmental

# Workshop Agenda

## Session one:

- Goals vs Dreams
- Emotions & how much money is really worth to you
- Why a Spending Plan Matters
- Delayed Gratification
- Wants vs Needs

## Session Two:

- Financial Education Pathway
- Establishing an Emergency Fund
- Create a Spending Plan
- Understanding Credit



# What brought you in today?



# goals vs dreams ?



# “S.M.A.R.T.” GOALS

- **SPECIFIC**
- **MEASURABLE**
- **ATTAINABLE**
- **RELEVANT**
- **TIME BASED**



# SPECIFIC

- What will I achieve?
- Who will this benefit?
- What specific thing will I accomplish?
  
- For example: I want to travel versus I want to go to Paris in the Fall.

# MEASURABLE

- How many?
- How will I know that it is done?
- How much?
  
- For Example: I want to save money versus I want to save \$15 a week for 6 months.

# ACHIEVABLE

- Is this goal something I can actually do?
- Do I possess the tools or skills necessary to accomplish this?
- For Example: I want to pay off all my credit cards this year versus I will pay down 20% of my outstanding credit card debt this year.

# RELEVANT

- Is this something I really want?
  - Is this the right time to do this?
  - Why is this goal important now?
- 
- Set goals that matter to you and reflect your values.

# TIME BASED or TIME BOUND

- When will I reach this goal?
- Is the time frame reasonable?
- Goals that have a defined time frame and deadline allow you to track your progress.

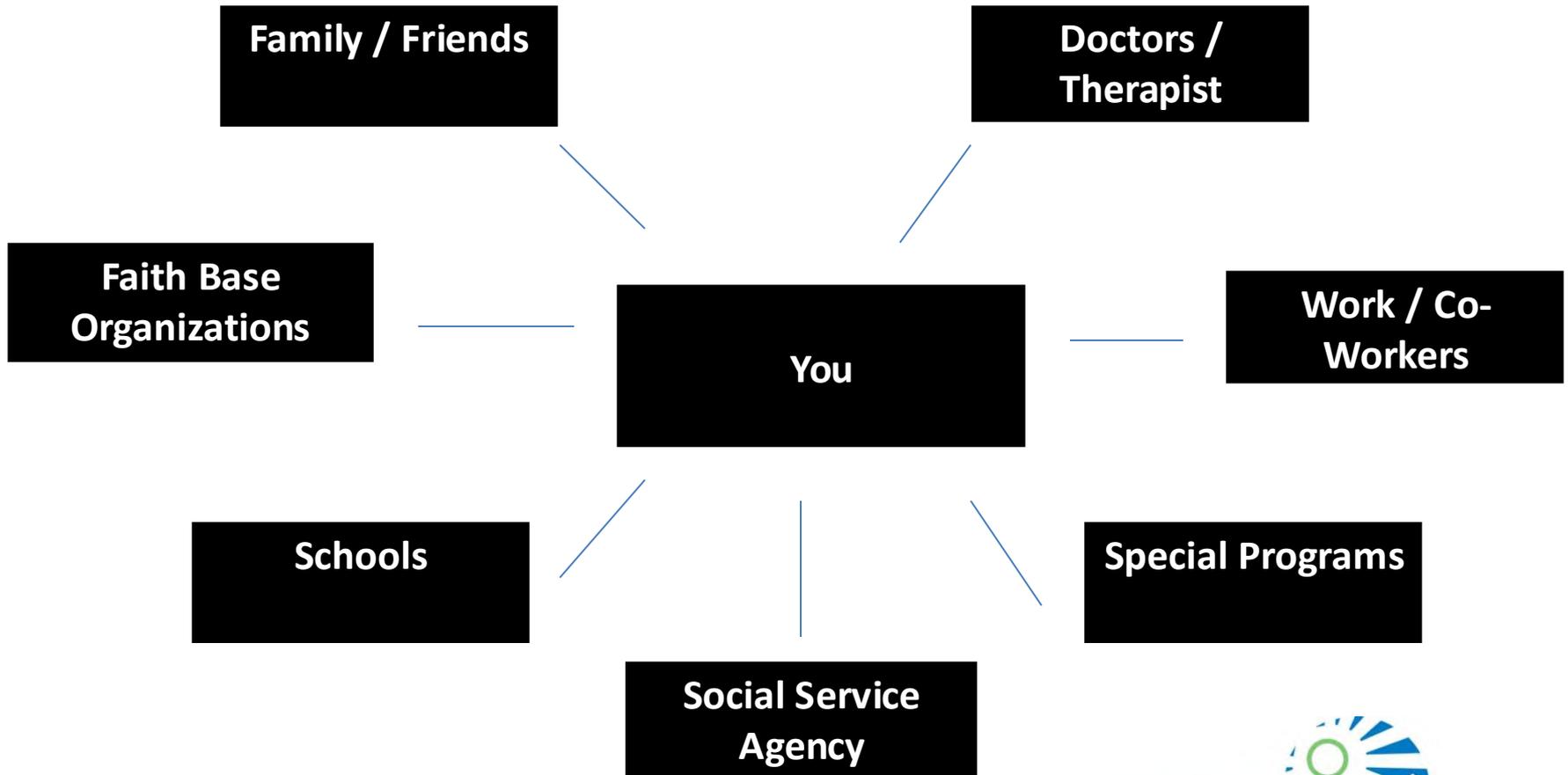
# dreams, hope, & motivation

Visioning

Activity



# support web



# What is a 'Habitudo'?

Habits + Attitudes



Let's talk about money...



Money Habitude\$

That's Me

That's Not Me

Blue



Purple



Green



Gray



Yellow



Red



# money habitude\$

I save or invest a set amount of money each month.

# money habitude\$

I will hide the fact that I am having money problems.

Even if I can't afford it, I will spend money to keep up a good image.

# money habitude\$

I have money secrets about:

- how much I spend, or
- how much I owe, or
- how much I lose, or
- how much I give away

# money habitude\$

I think most people can manage money better than I can.

# money habitude\$

When things happen that I didn't plan on  
(like my car breaks down  
or I get sick)!

I have extra money for these types of things.

# money habitude\$

I like to give gifts that come  
from a special store,  
have a brand name or look expensive

# money habitude\$

I spend on others but I don't spend money on myself.

# money habitude\$

I like being up-to-date.  
That might mean I have things like:

- stylish clothes
- the latest phone
- a new car
- the newest gadgets

# money habitude\$

Sometimes I regret the way I've spent my money or the risk I've taken.

# money habitude\$

I feel I should pay the bill when I eat out with others.

# money habitude\$

If I get money by surprise, it's "extra." I can spend it any way I want.

It might be a:

- tax refund
- bonus
- winnings
- a gift
- an inheritance

# money habitude\$

I think things will work out, so I don't worry about money.

# money habitude\$

I know the difference between what I need  
and what I want.

# money habitude\$

I hate to wait for things. If I want something and I don't have money, I will:

- get cash from the ATM, or
- use a credit card, or
- get a quick loan

# money habitude\$

When I need money, I just ask my friends or family to help me.

# money habitude\$

I help others even when they do  
not ask.

I give them money or buy things  
for them.

# money habitude\$

I often wonder where my money went. It seems to just disappear!

# money habitude\$

I will buy things that cost less instead of getting what I really want.

# money habitude\$

I have to pay late fees because I do not pay my bills on time.

# money habitude\$

I owe money after the holidays  
because I spend a lot on gifts.

# money habitude\$

I rarely buy things unless I can pay them off right away.

# money habitude\$

I have a plan for how I spend and  
save my money

# money habitude\$

I have “fun” money to spend any way I want.

It may be to treat myself or take a risk.

# money habitude\$

I stop and think about my choices before I spend my money.

# money habitude\$

I think that when people have a lot of money, it corrupts them.

# money habitude\$

Once I have a plan, I stick to it.

# money habitude\$

I keep track of my money. I know:

- how much I have
- how much is coming in
- how much is going out

# money habitude\$

When someone does something nice for me I feel I owe them.

# money habitude\$

It would feel strange to have more money or nicer things than my friends or family.

# money habitude\$

I like to get separate bills when I eat out with others. I only want to pay my fair share.

# Add them up....

-  Blue
-  Purple
-  Green
-  Grey
-  Yellow
-  Red

# discover who you are....

-  Blue Planning
-  Purple Status
-  Green Giving
-  Grey Security
-  Yellow Carefree
-  Red Spontaneous

*That's  
ME!*

# what do these cards mean?

## Types

- Planning
- Status
- Giving
- Security
- Carefree
- Spontaneous

## What Habitudes Reflect

- Money helps you achieve your goals
- Money helps you present a positive image
- Money helps you feel good by giving to others
- Money helps you feel safe and secure
- Money is not a priority at this point in your life
- Money encourages you to enjoy the moment

# discover your advantages & challenges....



**Responsible, Accomplished / Maybe expected to help others**



**Present a strong first impression / May create a false image of having wealth**



**Have strong values, live simply / May resent when giving is expected...**



**Thrifty, Have a Budget / May sacrifice enjoyable activities because of the cost**



**Optimistic that things will work out / Lose track of money or possessions**



**Daring, Able to quickly respond to opportunity / May often owe money**

# planning

**Responsible, Accomplished, Driven, Conservative**

## **Advantages**

- Make intentional financial decisions based on values and desire long-term outcomes
- Have money reserved to pay for the unexpected
- Set and accomplish goals
- Buy items you really want that will retain value
- Have a sense of well-being and control

## **Challenges**

- Feel pressured by others to spend money that you did not budget for
- Expected to help others you did not budget for
- Have difficulty responding to new opportunities
- Be impatient when others do not meet your standards or have different values
- Hide or withhold information from significant others to stay in control of the money



# security

Thrifty, Prepared, Suspicious, Cheap

## Advantages

- Have a budget, financial goals and savings
- Shop wisely for value and sales
- Protect money by being conservative
- Savings now means more choices later
- Take care of possessions so they last
- Disciplined to make choices and delay gratification
- Easily get to your money incase of emergency

## Challenges

- Save so much there is no money for today's wants and needs
- Buy based on price when it isn't what you actually wanted and wont hold up over time
- Avoiding risk, so your money is safe but doesn't grow. Or your job is secure but you cant go any higher
- Sacrifice participating in enjoyable activities or relationships because of the cost involved
- Your strict budget means you are unable to take advantage of unexpected sale opportunities



# status

## Generous, Impressive, Superficial, Insensitive

### Advantages

- Present a strong first impression Give expensive or unexpected gifts
- Make generous donations
- Attentive to what is important to others
- Never burden others about money problems
- Appreciated for generosity and helping others
- Enjoy others returning favors and being generous

### Challenges

- Create a false impression of having wealth
- Feel constant stress to keep up with others
- Does not save for the unexpected
- Spend money unwisely to maintain appearances
- Feel entitled to special treatment
- Actions motivate by personal gain may be seen as suspicious and insincere; people may feel used
- Keep money secrets because of the fear of losing friends or status



# spontaneous

**Daring, Fun loving, Open-minded, Impulsive, Unconcerned with consequences**

## **Advantages**

- Enjoy adventures and the unexpected
- Able to quickly respond to opportunities
- Get a lot of attention and recognition
- Have many friends and acquaintances who will enjoy you when want to go places and or do things
- Get things right away without waiting
- Experience the thrill of taking risks

## **Disadvantages**

- Spend money even when you don't have it
- Go into debt to buy things you don't need
- Do not have reserves for the unexpected
- Often owes money to friends and family
- Feel powerless to control your spending
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending

# giving

Thoughtful, Charitable, Enabling, Martyr

## Advantages

- Have strong values and convictions
- Generously give to other people or causes
- Live simply to reflect non-materialistic values
- Act ethically and with integrity
- Are needed. Others depend on you
- Appreciated for being thoughtful
- Admired for being able to anticipate others needs

## Challenges

- Disappointed if money or gifts are not appreciated
- May have unrealistic expectations that others will repay your generosity
- Use giving as a form of control to impose your personal values on others
- Intolerant of people who have different lifestyles
- Resent when giving is expected and assumed
- Sacrifice your needs or future security for others



# carefree

Easygoing, Flexible, Immature, Irresponsible

## Advantages

- Optimistic that everything will work out
- Can respond quickly to new opportunities
- Not distracted by money considerations or details
- Easily share what you have with others
- Do not feel pressured by others expectations
- Adapt easily to new situations

## Challenges

- Lack the skills & info to feel confident
- Unable to support yourself if the person providing for you is unable to continue or chooses to stop
- Feel trapped or obligated by being supported
- Miss opportunities by avoiding commitments or missing deadlines
- Lose track of money or possessions
- Frustrated by how often things don't work out as expected



# combination of habitudes?

- Having a combination makes you more adaptable.
- Having 2 or more dominant > Can create challenges; you may 'flip-flop' b/w habitudes.
- Look for patterns to discover...

What the people or situations that trigger a different Habitude.

# money habitudes thinking points

What are your thoughts about your most dominant habitude?

Think how did you get money as a child and how did you deal with it as a child?

What messages did your parent(s) teach you about money?

# Money Habitudes thinking points

Who made the financial decisions in your household?

Have there ever been money fights? How was this taken care of?

- **ASK YOURSELF – HOW IS MY COMBINATION WORKING FOR ME?????**

# Create & Maintain a Healthy Financial Lifestyle



# Why Create a Spending Plan?

A spending plan will help you:

- Avoid temptations of spending
- Take control of your money,
- Plan for your future with motivation, and control.
- Build assets!



# Your Money, Your Goals

## What is all that about, really?

Determining your **income**.

- What money is coming **in**.

Determining your monthly **expenses**

- What money is going **out**.



# Income vs Expenses

Types of Income	Types of Expenses
Employment	Fixed
Pensions/Social Security	Discretionary
Disability	Needs vs. Wants
Child Support	

# Use this **income tracker** to plan the best times to save and to spend.

- 1 Write in the names of any income and benefits that apply to you.
- 2 Fill out the table with the amounts you receive each week.
- 3 Total up each week's income.
- 4 Circle the payments that come at a predictable time and amount. This will show you the income you can count on each month.

Month of \_\_\_\_\_

	Week 1	Week 2	Week 3	Week 4	Week 5
 Primary job:					
 Government program:					
 Disability benefits:					
 Financial support:					
 Additional:					
 Additional:					
 Additional:					

Weekly totals:

--	--	--	--

Total income for this month:

--

Use this **spending tracker** to consider what is important to you.

- 1 Get an envelope to collect your receipts.
- 2 Use the table to sort your spending into the categories below. Don't forget about bills you share with others.
- 3 At month's end, total up each category.

This month's spending:

											
Cell phone	Debt payment	Eating out	Education + childcare	Entertainment	Groceries + other supplies	Health expenses	Helping others	Housing + utilities	Pets	Transport	Other

1											
2											
3											
4											
5											

Category totals:

--	--	--	--	--	--	--	--	--	--	--	--

Total spending for this month:

--

# Wants vs. Needs

**Wants:** Things  
you  
desire but can  
live without



**Needs:**  
Items that you  
must have for  
basic survival

# gratification concepts

- Delayed Gratification:
  - The ability to go without short-term purchases in order to save money.



- Immediate Gratification:
  - Fulfills short-term wants instead of long-term goals.

# immediate vs. delayed gratification

Eat at a fast food restaurant on the way home from work.

Shop weekly at a big food store for cheaper food and prepare healthy meals at home

Cashing paycheck, and buying WANTS right away

Depositing your paycheck in an interest bearing savings account at a bank, paying your NEEDS, bills first and saving money for your future or an emergency.

Charge some new clothes or shoes you want.

Save money until you can pay cash for clothing, and then look for sales or go to a second hand clothing store.

Lease a new car now from the first dealer you go to.

Save some money first for a big down payment, shop around for a low interest loan and car price, and save thousands of dollars.

# needs vs. wants....

- *Need*: Something you can't live without
  - Food, water, housing, basic clothing, etc...
- *Wants*: Something you would like to have but isn't absolutely necessary to have immediately.
  - Eating out, expensive clothing or shoes, gambling, cable, cell phones, hair or nails, etc...

# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

Or call **877-322-8228**



## Annual Credit Report.com

The only source for your free credit reports. Authorized by Federal law.

- Home
- All about credit reports
- Request yours now!
- What to look for
- Protect your identity
- Frequently asked questions
- Contact us

### Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)



#### Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

#### FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

#### BROUGHT TO YOU BY



**SEE YOU on THURSDAY**  
**participation code: CAP**

**Shannon Pyne**  
**Community Educator**  
**[spyne@haconcapecod.org](mailto:spyne@haconcapecod.org)**  
**508-771-5400 x267**



**WELCOME BACK!**

**NIGHT TWO  
MONEY MATTERS**





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# Session One Review

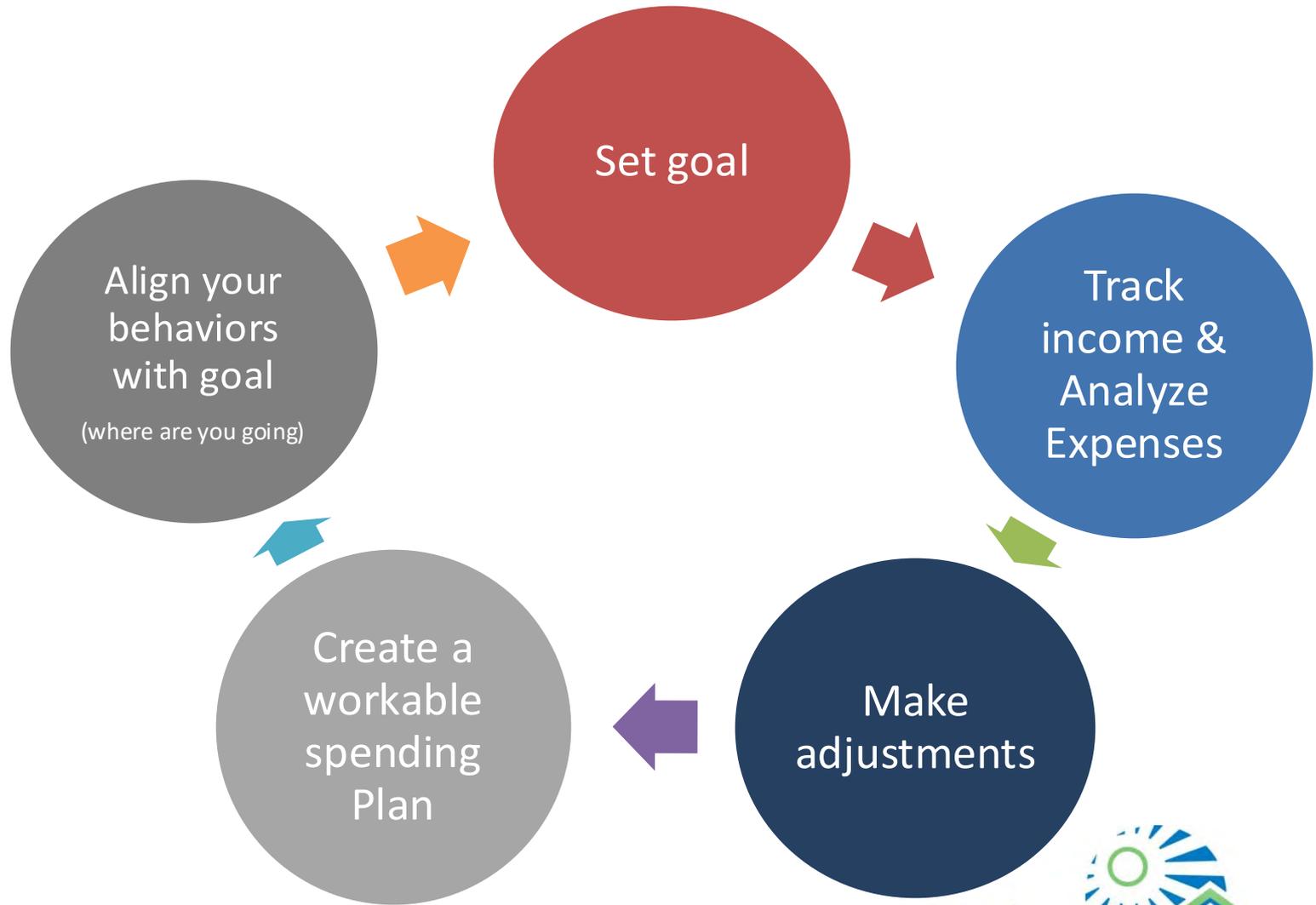
- Goals vs Dreams
- Our “Habitudes”
- Income & Expenses – Your Money, Your Goals Booklet
- Wants vs Needs
- How to Get Your Free Credit Report

# Session Two Agenda

## Day Two:

- Financial Education Pathway
- “S.M.A.R.T” goals
- Establishing an Emergency Fund
- Create a Spending Plan for Life
- Understanding Credit
- Evaluations

# Financial Education Pathway



# What is MY Goal?

How much MONEY  
will I SAVE?

\$ \_\_\_\_\_ .00

# “S.M.A.R.T.” GOALS

- **SPECIFIC**
- **MEASURABLE**
- **ATTAINABLE**
- **RELEVANT**
- **TIME BASED**



When will I meet **MY SMART** goal?

When will I really start making these changes?

Date: \_\_\_ / \_\_\_ / 202\_\_



## How to Save - Calculation!

You want to buy a computer to use for school next year or maybe for job hunting via indeed.com and want to create a resume.

You'd like to do this in 9 months.

You discover that you can buy a computer for \$400 at a discount electronics store in town.



# Financial Goals: Calculating How to Save

Ask yourself:

- How much do you need every month?

Answer: \$1,111 / mo

- How long?

Answer: 44.11 / wk

- How many days?

Answer: 34.9 days = \$1.59 / day

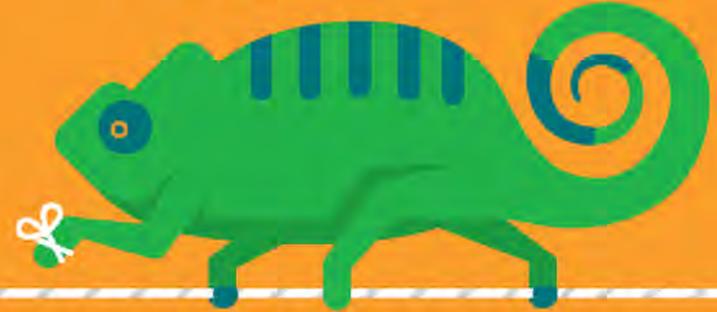
Absolutely! 😊

# Goal setting

- **Identify** the things that really matter to you
- **Work** toward a future that includes those things
- **Track** your progress
- **Take pride** in making life better for you and your family

## GOAL SETTING

What is one thing I want to change?



### This tool will help you:

- **Identify** the things that really matter to you
- **Work** toward a future that includes those things
- **Track** your progress
- **Take pride** in making life better for you and your family

### What to do:

1. **Pick a statement** that interests you
2. **Write down** your goal
3. **Share** your goal with someone who will hold you to it

Start with one question:

**How have you helped someone else reach a goal?**

# How do you handle unexpected expenses???

## Emergency fund

### How much should you save?

- o **3-6 months of living expenses...**

Your plan is to cover common emergencies:

- 1) car repairs;
- 2) an emergency room visit;
- 3) plane ticket to care for a sick family member.

First try \$400, then \$1000.



# Hopes, Wants, Dreams vs SMART Goals

## Hopes, Wants, Dreams

- I want to save \$500 for an emergency fund.
- I want to get out of credit card debt.
- I'd like a safe stable place to raise my children.

## SMART Goals

- I will put \$100 in a separate savings account for the next 5 months.
- I will pay down \$1000 of my debt over the next 18 months and not charge anymore 😊 (let's do the math)
- **Short-term goal:** I will save \$1,400 for the first month's rent in the next 6 months so I can move by August.
- **Long-term goal:** I will save \$3,000 for a down payment & purchase a home in four years.



# INCOME

## Pop Quiz:

Difference between Gross & Net income?

Answer:

Gross Monthly Income:

Total earnings before taxes & deductions

Net Monthly Income:

Take-home pay (after taxes)

\* Gross Income used for Mortgage Approval. Net Income used for Budgeting \*



# Homework



# Income and Expense Review

- **Fixed versus Discretionary**
- **Wants versus Needs**



# Spending Plan

# Let's Get Started!



# Spending Plan Steps

1. Determine your monthly income and expenses
2. Re-examine your Needs vs Wants
3. Let's take a new perspective on money

SPENDING PLAN



# Essential SPENDING- Must Have

A good target  
**50%**  
or less of take  
home pay

SPENDING PLAN



# Essential SAVINGS

Retirement  
Savings

**15%**

pre-tax income

Emergency  
Savings

**5%**

Take-home pay

SPENDING PLAN



Your Wants  
30%

Vacations  
Entertainment  
Dining Out  
Clothing  
Hobbies



# The Spending Plan for Life!

Time to  
play the  
50/20/30  
game

Income

Expenses

**20%**

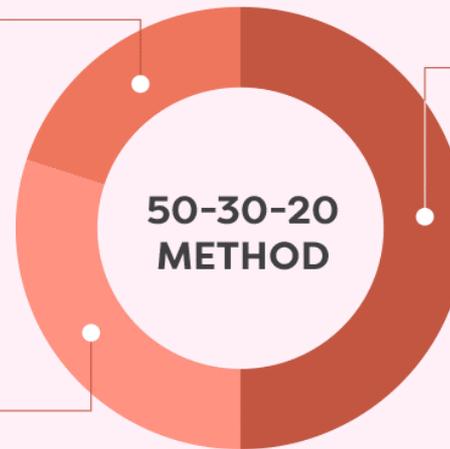
**GOES TOWARD  
YOUR FINANCIAL  
FUTURE**

-  Paying down debt
-  Building up your savings

**30%**

**GOES TOWARD  
YOUR WANTS**

-  Takeout dinners
-  Concert tickets
-  Cocktails with friends
-  New throw pillows
-  Fun tech gadgets



**GOES TO  
YOUR NEEDS**

-  Housing
-  Transportation
-  Insurance
-  Groceries
-  Healthcare
-  Utilities

**50%**

EXAMPLE



Scott

Income:  
\$30,000 a year\*

Pretax income:  
\$2,500 a month

\*Tax rate: 15%

Hypothetical examples are for illustrative purposes only.

Take-home pay

\$1,955

Essential spending

– \$1,105

Essential savings

– \$278

Discretionary income  
“Wants”

\$772

<http://amandaparkins.com/wp-content/uploads/2017/11/50-20-30-Worksheet.xlsx>

Or

<https://www.forbes.com/sites/trulia/2016/07/11/new-to-budgeting-why-you-should-try-the-50-20-30-rule/#204f7f9e32e9>

# An Example of 50/20/30

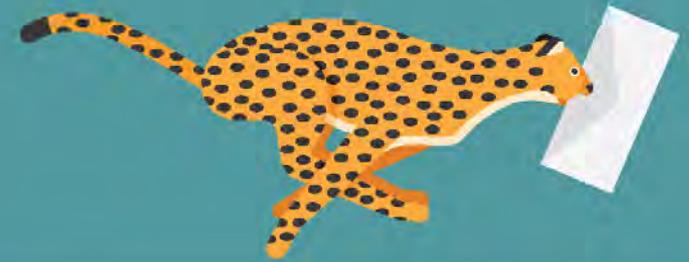
- \$3500 Net Income or Take Home Pay
- \$1750 for Essential Spending (50%)
- \$700 for Essential Savings (20%)
- \$1,050 for Wants (30%)

# Bill calendar

- **Get a total picture** of your monthly bills
- **Identify the weeks** when you have the most money due
- **Plan how to pay your bills** on time and avoid late fees
- **Remember** when your bills are coming up

## BILL CALENDAR

What are all my bills  
and when are they due?



### This tool will help you:

- **Get a total picture** of your monthly bills
- **Identify the weeks** when you have the most money due
- **Plan how to pay your bills** on time and avoid late fees
- **Remember** when your bills are coming up

### What you'll need:

- All your bill statements from a single month
- Statements of any bills that are online

Some examples of bills:  
utilities, rent or mortgage,  
phone, memberships,  
cable, credit cards, car  
payments, student loans,  
child support, insurance

Start with one question:

**When you pay your bills on time, how do you feel?**

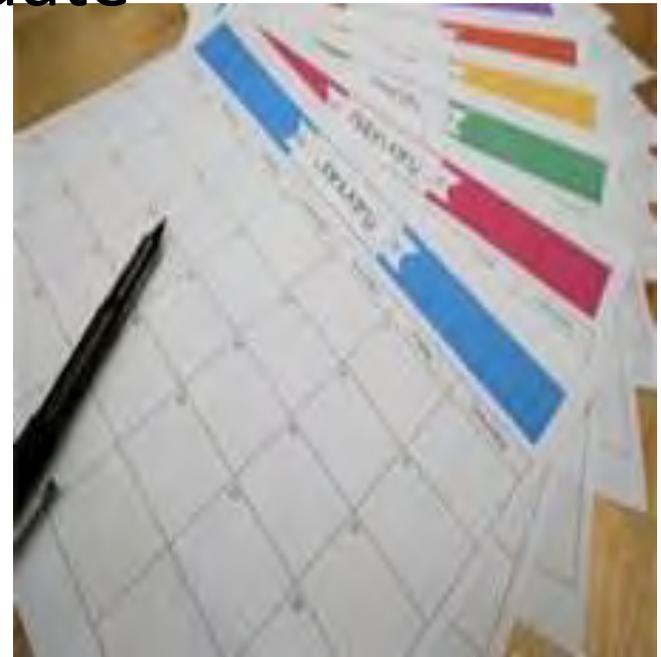
# Planning Basics

## FAMILY FINANCIAL CALENDAR

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Rent \$160.80 due!	2	3 Buy groceries
4	5 Phone bill! \$64.00	6	7	8	9	10
11	12	13 Pay day! \$268.00	14	15 Electric \$74.35 bill!	16	17
18	19 Gas bill! \$66.00	20	21	22	23	24
25	26	27	28 Pay day \$268.00	29	30	

# Spending Plan Organization

- You've got your net income > take home pay
- You've got your bills & due date
- Gather the following:
  - Bills Due Date (ALL)
  - **Bill Pay Betty sheet**
  - **50/20/30 or vertex 42 spreadsheet**
  - **Calendar**
  - Computer - Calculator
  - Pencil or Pen
  - Folder (to separate bills)
  - Aroma therapy!



# Love & Money

Any couples?

How much are each of you responsible for?

o is it 50 / 50 ...

Self test -

- 1) Let's get open & honest;
- 2) Have a conversation in a neutral zone;
- 3) Sometimes money is the real problem and sometimes it isn't ...

# Money Management Basics

I have a Spending Plan,  
now how do I execute it?



# How to Manage Your Money

## How To Easily Pay your Expenses:

1. Household Checking Account (for shared expenses)
2. Personal Checking Account (for personal expenses)
3. Personal (&/or Joint) Savings Account  
or  
an envelope system



# Tech Corner

Google:

“Vertex 42

Household Budget

Worksheet”

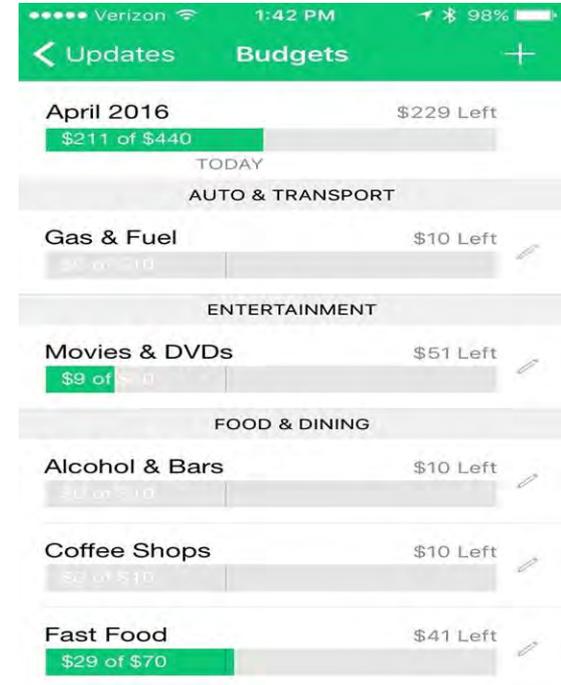
	A	B	C	D	E	F	G	H	I					
1	<b>Monthly Household Budget</b>													
2	<a href="http://www.vertex42.com/ExcelTemplates/monthly-household-budget.html">http://www.vertex42.com/ExcelTemplates/monthly-household-budget.html</a>													
3	© 2008 Vertex42 LLC													
4	<b>INCOME</b>				Projected	Actual	Difference	<b>MONTHLY BUDGET SUMMARY</b>						
5	Wages & Tips	2,000.00	2,000.00	-					Projected	Actual	Difference			
6	Interest Income			-					Total Income	2,000.00	2,000.00	0.00		
7	Dividends			-					Total Expenses	1,345.00	1,486.00	(141.00)		
8	Gifts Received			-					NET	655.00	514.00	(141.00)		
9	Refunds/Reimbursements			-										
10	Transfer from Savings			-										
11	Other			-										
12	Other			-										
13	<b>Total INCOME</b>	2,000.00	2,000.00	-										
14														
15	<b>HOME EXPENSES</b>				Projected	Actual	Difference	<b>SAVINGS</b>						
16	Mortgage/Rent	1,100.00	1,100.00	-					Emergency Fund			-		
17	Electricity	50.00	67.00	(17.00)					Transfer to Savings			-		
18	Gas/Oil	43.00	52.00	(9.00)					Retirement (401k, IRA)			-		
19	Water/Sewer/Trash	7.00	7.00	-					Investments			-		
20	Phone	25.00	25.00	-					College			-		
21	Cable/Satellite	35.00	35.00	-					Other			-		
22	Internet	15.00	15.00	-					<b>Total SAVINGS</b>	-	-	-		
23	Furnishings/Appliances	0.00	150.00	(150.00)										
24	Lawn/Garden	0.00	0.00	-										
25	Home Supplies	20.00	15.00	5.00					<b>OBLIGATIONS</b>					
26	Maintenance	50.00	20.00	30.00					Student Loan			-		
27	Improvements	0.00	0.00	-					Other Loan			-		
28	Other	0.00	0.00	-					Credit Card #1			-		
29	<b>Total HOME EXPENSES</b>	1,345.00	1,486.00	(141.00)					Credit Card #2			-		
30										Credit Card #3			-	
31	<b>DAILY LIVING</b>				Projected	Actual	Difference				Alimony/Child Care			-
32	Groceries			-					Federal Taxes			-		
33	Personal Supplies			-					State/Local Taxes			-		
34	Clothing			-					Legal Fees			-		
35	Cleaning Services			-					Other			-		
36	Dining/Eating Out			-					<b>Total OBLIGATIONS</b>	-	-	-		
37	Dry Cleaning			-										
38	Salon/Barber			-					<b>BUSINESS EXPENSE</b>					
39	Discretionary [Name 1]			-					Projected	Actual	Difference			
40	Discretionary [Name 2]			-					Deductible Expenses			-		
									Non-Deductible Expenses			-		
									Other			-		



# Tech Corner



Create Budget Categories



# Savings & Spending Plan Tips

## Savings Tips:

- **Pay yourself first**
- Use payroll deductions
- Save windfall income – bonuses, income tax return
- Break a habit – save lunch money
- Direct deposit
- Exercise willpower
- Communicate with family members
- Be prepared to compromise
- Be creative and use incentives

## Spending Plan Tips:

- Make a list of all expenses
- Review your essential spending
- Live by the 50-20-30 rule
- Track spending, use computer
- Write down goals
- Online banking
- Develop *your own* user-friendly **system** of documenting expenses



# Group check in before moving on.



# Understanding Credit !

What does credit mean to you?



# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

Or call **877-322-8228**



# When is Good Credit Important?

- Buy A House!
- Rent an Apartment
- Establish Utilities
- Get a Job (i.e. with your written consent & provide copy to you)
- Obtain Home Insurance
- Lower Interest Rate



# Types of Credit

## Types of Credit

Credit	Explanation	Example
Installment	One time credit approval that does not extend beyond a specific dollar amount	Car, home or student loan
Non-installment	Repayment required within a short period of time	30, 60, 90 days same as cash
Revolving Credit	Once charges are paid, the amount is available for additional purchases	Credit card



# Credit Myths

- You need a perfect credit score to get credit.
- I have to carry a balance on my credit card to improve my score
- All credit scores are the same
- Closing multiple accounts will help my credit score
- Paying off a negative item on my report makes it disappear

# Credit Myths (continued)

- When an account is charged off, I no longer owe the debt
- Co-signing has no real risks
- My income impacts my credit score
- I'm penalized for checking my credit score

# “What does MY Credit Score say about ME?”

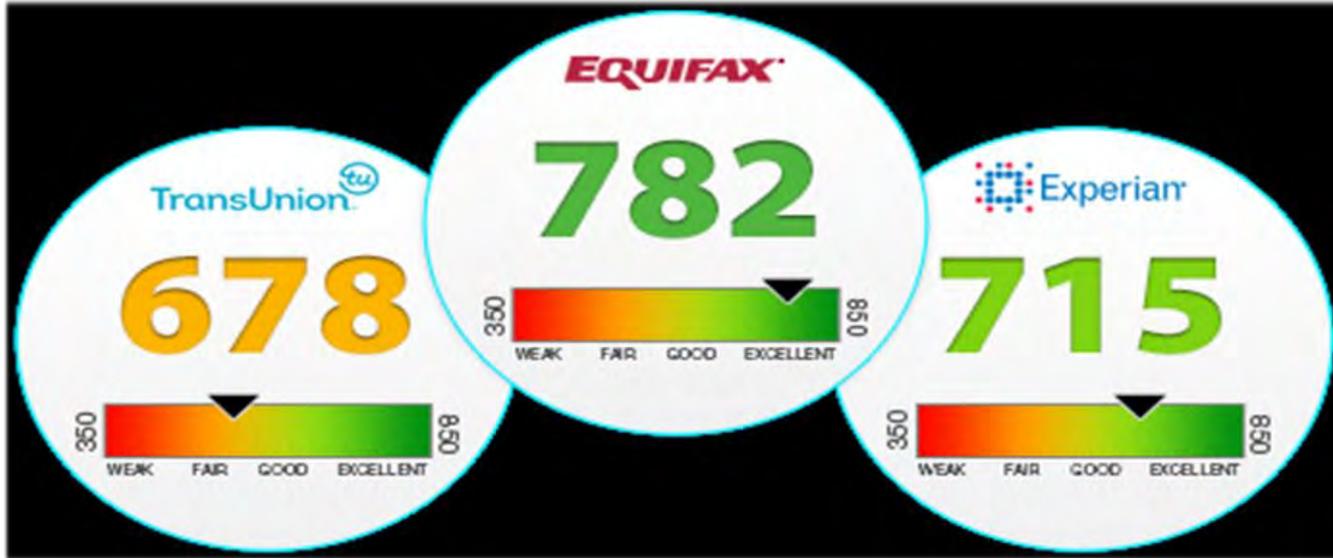


Tells people **how likely you are to repay Money.**



# How many Credit Scores do we all have?

# Three Credit Bureaus & 3 Scores

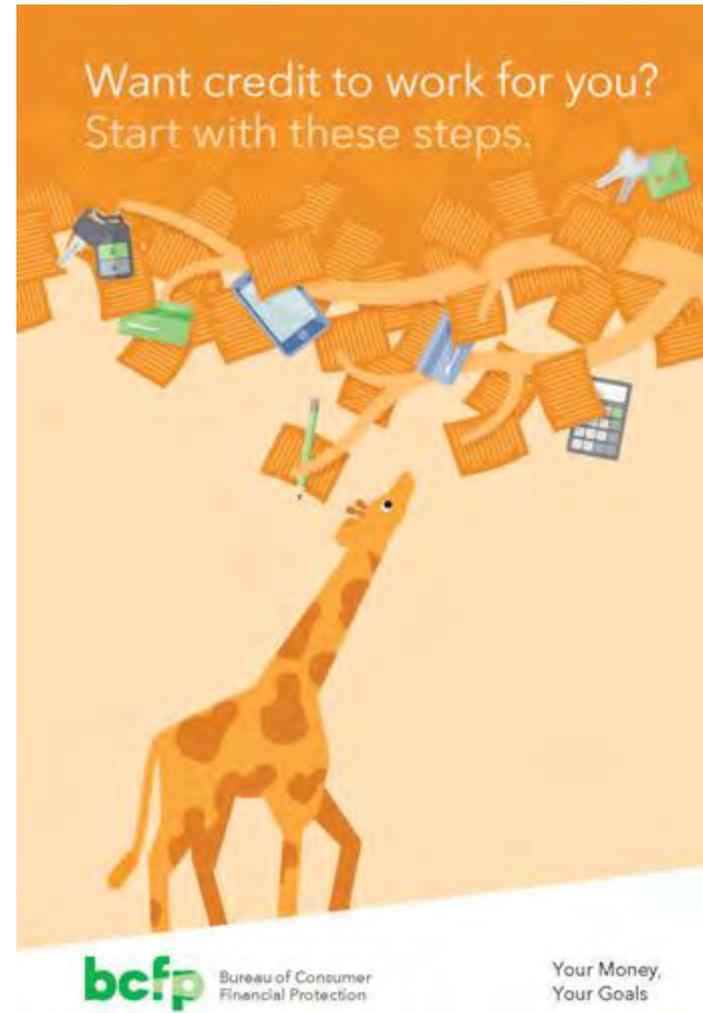


## Tri-merge Credit Report

**Mid-Score all that matters (for Mortgage Approval)**

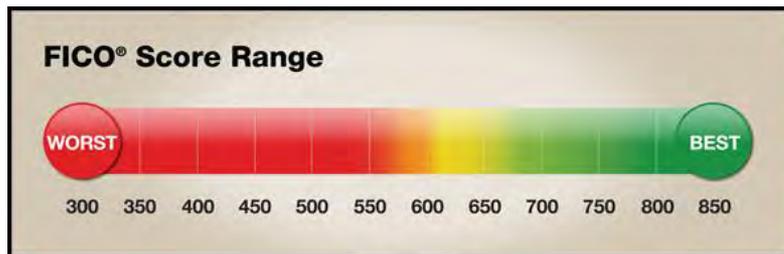
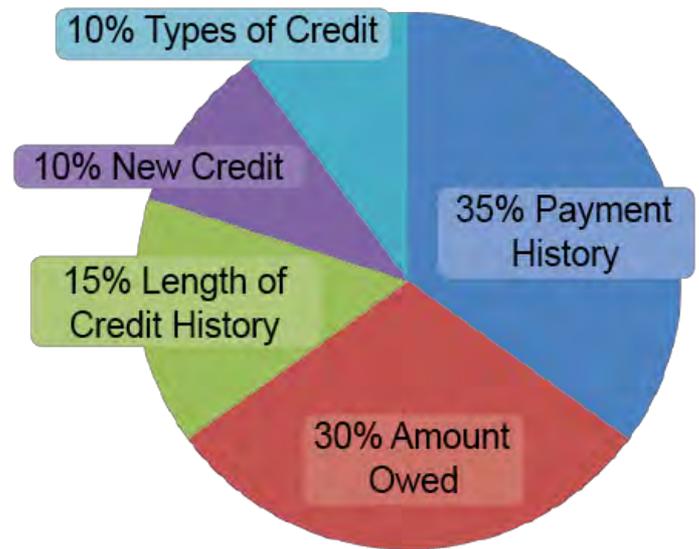
# Want credit to work for you?

- New Your Money, Your Goals booklet for people who are working to improve or establish their credit
- Credit is the ability to borrow money and repay it later!
- This book helps:
  - Figure out where you stand
  - Identify where to start
  - Take steps to build and strengthen your credit history



# Your Credit Score

- Credit Score (FICO) is influenced by:
  - Payment history (35%)
  - Outstanding debt (30%)
  - Credit history (15%)
  - Pursuit of new credit (10%)
  - Types of credit (10%)



# CREDIT UTILIZATION

## “Amounts Owed”

- The amount of credit you’re using compared to the limit on your credit accounts is your “credit utilization rate.”
- You should keep your use of credit to no more than 30 percent of your total credit limit on all of your credit cards combined.

# CREDIT UTILIZATION

- For example: If you have total available credit of \$10,000, you should have a balance of less than \$3000.
- Remember: “Amounts owed” is 30 percent of your FICO credit score.

# CREDIT UTILIZATION

- Another example:
- If you have one credit card with \$5000 credit limit with a \$3500 balance, your credit utilization rate is:  $\$3500$  divided by  $\$5000$  which equals 70% credit utilization rate.

# CREDIT UTILIZATION

- In order to calculate what your maximum amount owed should be, multiple your credit limit by 30 percent
- $\$5000 \times .30$  (or 30%) = \$1500
- Set a goal to lower your credit utilization to 25% or less.

# Other credit score factors:

- 15% Length of Credit history
- 10% Pursuit of New Credit
- 10% Types of Credit

# Disputing errors

- Figure out who to contact about errors on your credit report
- Gather the information you need to dispute the error
- Get errors corrected so they don't hurt you in the future

DISPUTING ERRORS

## How do I get errors in my credit report fixed?



### This tool will help you:

- **Figure out** who you should contact to correct errors on your credit report
- **Gather information** to dispute the error
- **Get errors corrected** so they don't hurt you in the future

### Know your rights:

Errors on your credit reports, or fraud caused by identity theft, can make borrowing **more expensive** or **prevent you from getting credit** in the future.

You don't have to pay a company to dispute errors for you. You have a **legal right** to dispute errors yourself for free.

Start with one question:

**Did you find any errors in your credit report?**

# Step by Step

## How to positively impact your credit profile

- Step 1 - Order a Credit Report
- Step 2 - Is the Personal Information Accurate?
- Step 3 - Are the Trade Lines Accurate?

\*

Disclaimer: this is not intended to be legal advice and may not be used as legal

advice. While efforts have been made to ensure the accuracy and validity of the information as of today, each consumer situation is different as are the laws in each state. All this material is not intended to be legal advice and should not be used to replace the advice of an attorney.



# Your credit profile

- Step 4 – Evaluate
- Step 5 - Focus on Derogatory Trade Lines

# Your credit profile

- Step 6 – Debt Validation process for Accounts in Collection or Charge-offs
- Step 7 – Debt Negotiation and Settlement

# Are your credit invisible?

- Some people are considered “unscorable” because of an insufficient credit history

Or

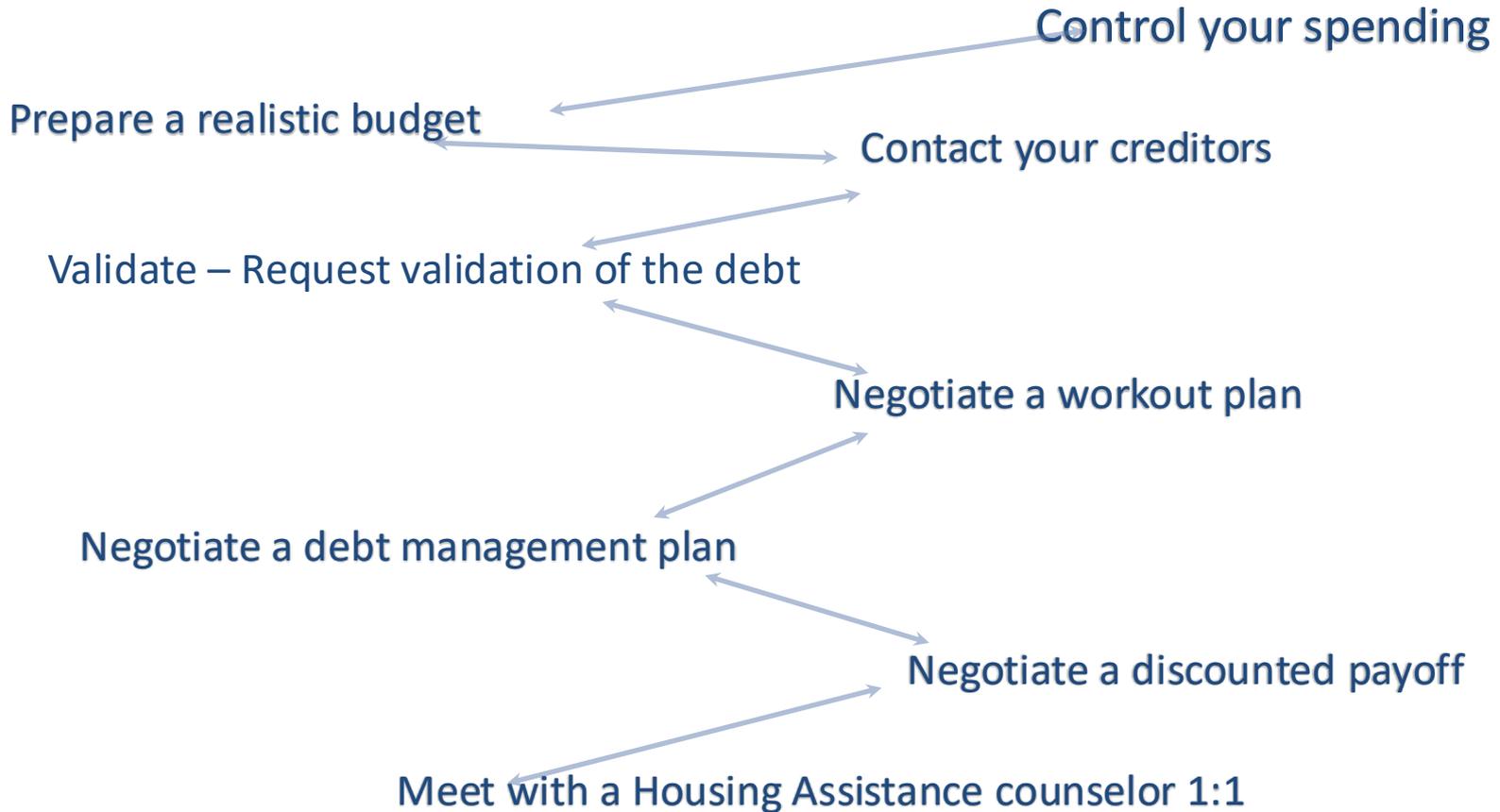
- Because of a stale credit file – no recent credit history



# Ways to Build Your Credit History

- Open a checking or savings account
- Apply for a gas/grocery company credit card
- Apply for credit card – secured credit card
- Become a credit union member
- Apply for a loan with a co-signer
- Establish non-traditional credit

# Solutions to Credit Issues



# Financial CPR

- What are some actions you can take to protect yourself when things get tough?
  - Stay in control >>>Don't panic
  - Continue to apply what you have learned
  - Move fast, react quickly
  - Be patient
  - Educate yourself
  - Ask for help
  - Persistence

# Exit Ticket!

- Let's go over this together ....



# Exit Ticket!

- How long does the consumer owe the money?



- How long does information remain on a credit profile?
- How long can the creditor pursue the consumer in the court system to force payment?

# Money Matters

# Evaluations

# Thank You & Congratulations!

## Participation Code: HAC

Contact info:

**Shannon Pyne**

**[spyne@HAConcapecod.org](mailto:spyne@HAConcapecod.org)**

**508-771-5400 Ext. 267**

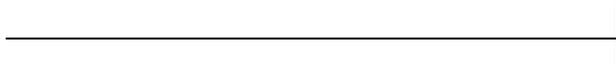




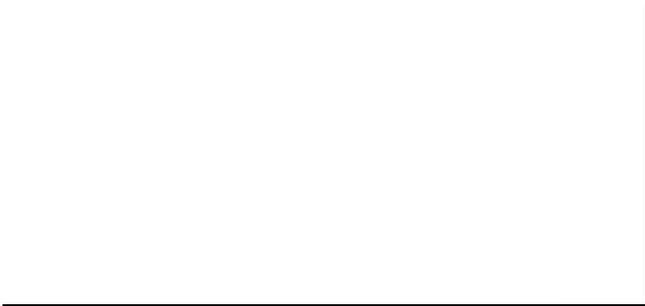
# How long will negative items remain on your credit ?

- Credit Inquires

2 years or less



7 years or less



- Late payments
- Collections
- Judgments
- Settlements
- Foreclosures
- Repossessions
- Released tax liens
- Charge offs

- Chapter 7 Bankruptcy
- Chapter 10 Bankruptcy
- California State Tax Lien

10 Years or less



Indefinitely



- Federal Student Loans in collections
- Federal Tax Liens

# How to get back to **GOOD** Credit....

- It takes time and patience to establish good credit.
- Each person's situation is different and lenders have a wide range of requirements.

Begin with.....

Paying your EXSISTING bills on time

Can you apply for a SMALL Loan from your current Bank or Credit Union ?



Apply for a **SECURE CREDIT** card !!!!!!



# Secure Credit Cards



- Are backed by money **you** deposit and keep in an account.
- If you don't pay off your credit card bill, the money in your account will be used to cover the debit.
- Even people with poor credit may be able to get a secured Visa or Master Card.

# Secure Credit Cards

## Suggested Secured Cards



1. Discover it® Secured Credit Card  
*\$200 dep. / Rewards / No Ann. Fee / Score*
2. Capital One Master Card  
*No Ann. Fee / Low deposit: \$49, \$99 or \$200 / Credit Tracker*
3. TD Bank  
*\$500 dep.*
4. Citi Secured MasterCard  
*\$200 dep. / \$25 Yr. Fee*
5. Bank of America  
*\$300 dep. / \$39 Ann. Fee / \$38 late Fee / quicker Secured Card*
6. Farmington Bank  
*\$500 dep.*

# Secure Credit Cards

## Suggested Secured Cards



7. U.S Bank

*\$300 dep./\$29 Ann. Fee / quicker Secured Card*

8. First Progress Platinum Prestige MasterCard

*\$300dep / \$44 Yr. Fee*

9. Wells Fargo

*\$300 dep. / \$25 Yr. fee*

10. Open Sky Secured Visa

*NO CREDIT CHECK / \$200 dep. / Yr. Fee \$35*

11. USAA Secured Card Platinum Visa & AMEX

*(Military Personnel & Family/\$250 dep.)*

12. Webster Bank (\$300 dep. / \$35 Annual fee)

13. Berkshire Bank (\$300 deposit)

# Secured Card **Tips**



- **Make sure card reports to 3 Credit Bureaus**
- **Look for a card with low fees**
  - Annual fee \$0 to \$40 or so. Avoid cards that have an application fee, monthly account maintenance fee, mandatory insurance policy or other add-on to get approved.
- **Time to earn more credit than your initial deposit**
  - Typically 6 months - to - 1 year (with 100% on-time payments)

# Secured Card **Tips**



- **Make sure you have a grace period**
  - Grace period = time between the end of each billing cycle and the date your payment is due. During that period, you can pay for what you've charged without paying any interest. Almost all cards have a grace period, but it's always worth double-checking. If you do have a grace period, it's legally required to be at least three weeks long.
- **Ignore Rewards – Focus on improving credit, **not** rewards.**

# Why should I do this?

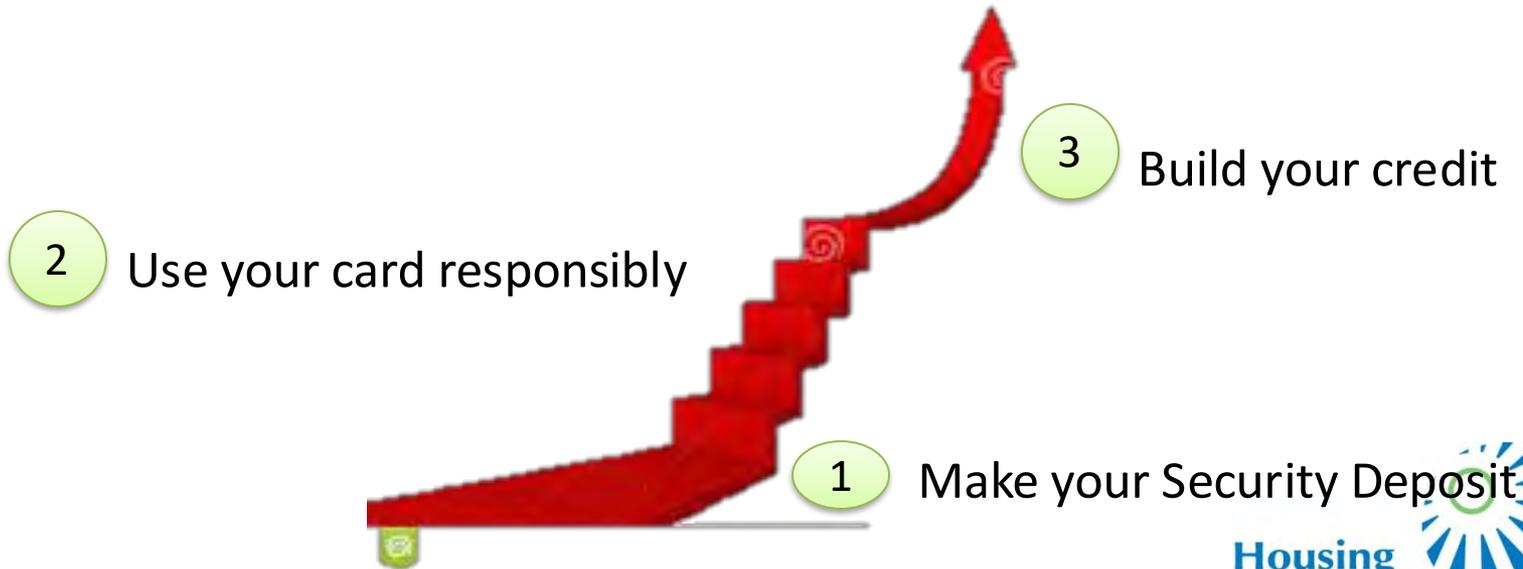
- Show that you can pay handle credit responsibly.
- Make ALL payments before the due date and pay the balance in FULL
- After one year, apply for a regular UNSECURED card.

Where are you going??



# Secure Credit Card FACTS

- The maximum amount you can charge is usually equal to the amount of your deposit. However; you should treat it with the 30% rule.....
- Secure cards **ALWAYS** have annual fees.



# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

The Consumer Financial Protection Bureau (CFPB), a U.S. government agency which makes sure banks, lenders, and other financial companies treat you fairly suggests this source for credit reporting.



# Your Credit Report Includes:

- Your personal information
- History of payment of the last 7 years
- Child support, medical disputes, lawsuits, delinquencies, etc.
- Inquiries



Your credit report doesn't include a score.

# Your Credit Report Includes:

## Types of Debt:

- Installment and Revolving
- Car Loans
- Personal Loans
- Credit Cards
- Student Loans
- Public records information
- (bankruptcies, foreclosures, tax liens, etc.).



# Your Credit Report Includes:

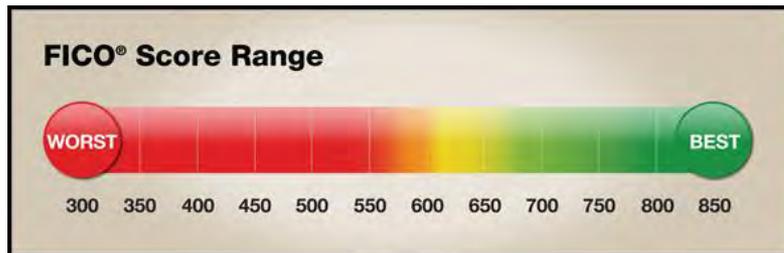
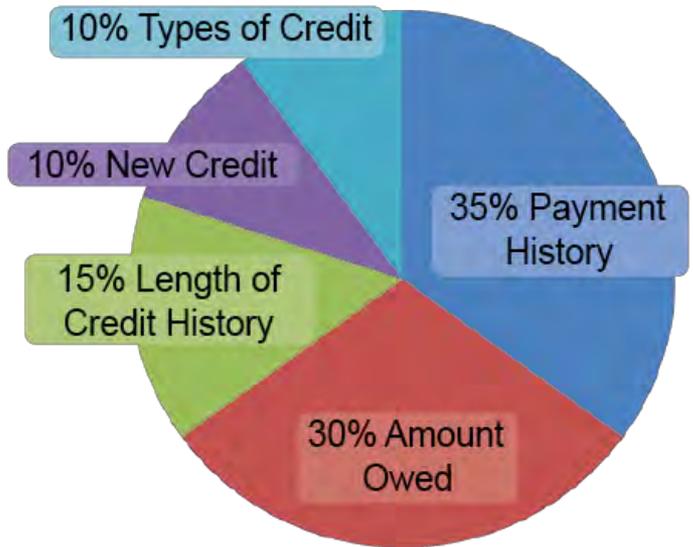
## Common Credit Reporting Errors:

- Debt that is not yours
- A charge-off listed incorrectly
- Current account listed as past-due
- Balance already paid
- Math errors



# Your Credit Score

- Credit Score (FICO) is influenced by:
  - Payment history (35%)
  - Outstanding debt (30%)
  - Credit history (15%)
  - Pursuit of new credit (10%)
  - Types of credit (10%)



# Non-traditional Credit

- Paid utility bills
- Landlord's cancelled rent checks
- Letters of recommendation from companies detailing timely monthly payments

# Credit Repair

Yourself (Negotiate with your Creditors)

vs.

Credit Repair Companies

vs.

Credit Correction Companies

vs.

Non-Profit Credit Counseling Agencies



# Solutions to Credit Problems



# What is The “Lender” Looking For?

## THE FOUR C’s

- Credit
- Capacity
- Capital
- Collateral



# I. Credit = Payment History

## What kind of debt do you have?

- Car loan
- Personal loan
- Credit card
- Student loan
- Alimony, child support

# Budget & Savings Tips

## Savings Tips:

- **Pay yourself first**
- Use payroll deductions
- Save windfall income – bonuses, income tax return
- Break a habit – save lunch money
- Direct deposit
- Exercise willpower
- Communicate with family members
- Be prepared to compromise
- Be creative and use incentives

## Budget Tips:

- Make a list of all expenses
- Write down goals
- Track spending, use computer
- Review your spending
- Online banking
- Have CC to limit your balance
- Keep receipts
- Develop a user-friendly system of documenting expenses

# How to Get Your Credit Report

## National Credit Bureaus:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Experian
  - Trans Union
  - Equifax

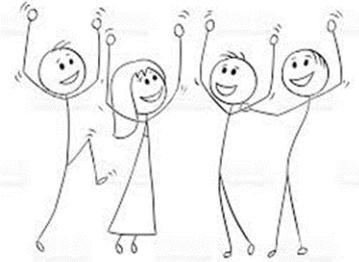
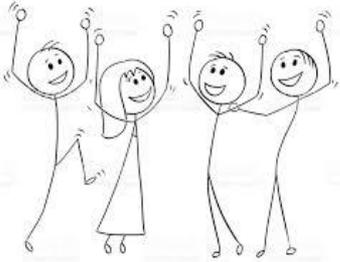
Or call **877-322-8228**



# Evaluations

# Tech Corner

digit 



# Last Week Recap...



# HOUSING SEARCH WORKSHOP



# AGENDA

- ▶ Determine next steps
- ▶ Single Room Occupancy (SRO)
- ▶ Apartment Search
- ▶ Rental Programs & Applications
  - Subsidized and Affordable housing
  - Overcoming barriers



Poll:  
How  
Savvy Do  
You Feel?

EXPERT-  
STATUS

Somewhat  
experienced

I have no idea  
what I'm doing!



# LET'S DETERMINE

- ▶ What you need
- ▶ Where to find it
- ▶ Which application
- ▶ Who to contact



# CONGREGATE OPTIONS

- Shared living space
- Possibility of a Roommate and House Rules
- \$425.00 + - least expensive option
- Ideal for staying out of shelter

- ✓ Champ Homes 508-771-0085

82 School St, Hyannis, MA 02601

- ✓ Homeless Not Hopeless 508-957-2334

119 Baxter Rd, Hyannis, MA 02601

interviews every Wednesday morning; no appointment necessary



# APARTMENT SEARCH

Suggested websites

- ▶ [www.capecod.craigslist.org](http://www.capecod.craigslist.org) ;
- ▶ [www.hotpads.com](http://www.hotpads.com) ;
- ▶ [www.apartments.com](http://www.apartments.com);
- ▶ [www.haconcapecod.org](http://www.haconcapecod.org);
- ▶ [www.whoiedu/housing/housingListing.do](http://www.whoiedu/housing/housingListing.do)  
(GOOGLE "WHOI list" click on WHOI community housing)
- ▶ Real Estate Agencies



- Be persistent!
- Be positive!
- Be proud of your efforts!



# CHAMP

## Common Housing Application for Massachusetts Public-Housing

- ▶ Apply on-line at:
  - ▶ <https://publichousingapplication.ocd.state.ma.us>
  - ▶ Applicant can use, computer, tablet, smart phone
- OR
- Applicant can complete CHAMP Paper Application and submit to any LHA
  - Applicant will receive one unique identifying number
  - Once submitted Applicant can update their application by logging-in to CHAMP and entering the information OR by submitting written updates to any LHA to be entered in CHAMP



# CHAMP

## Common Housing Application for Massachusetts Public-Housing

### PROCESS CHANGES

- Applicant self-claims Priority and Preference
- Maximum of three (3) unit offers
  - 1st** unit offer not accepted  
Removed from **that LHA** list and is not eligible for same priority/preference if reappplies for 3 years
  - 2nd** unit offer not accepted  
Removed from **that LHA** list and is not eligible for same priority/preference if reappplies for 3 years
  - 3rd** unit offer not accepted  
Removed from **ALL LHA lists where applied** and is not eligible for same priority/preference if reappplies for 3 years



# CHAMP

## Common Housing Application for Massachusetts Public-Housing Applicant Review

- ▶ Submit, Find/Claim, Update on-line or paper (computer, tablet, smart phone)
- ▶ Applicant can request help at ANY LHA
- ▶ Receive an Identification No.
- ▶ Application is in CHAMP forever
- ▶ Self claim Priority/Preference
- ▶ Choose Housing Selections
- ▶ Update on-line or paper – will update at all LHAs
- ▶ View History/Status/Actions



# APPLY FOR A RENTAL VOUCHER - SUMMARIZED

## CHAMP-COMMON HOUSING APPLICATION FOR MASSACHUSETTS PUBLIC HOUSING

- ▶ Subsidized rental through a housing authority (tenant pays 30% of income)
- ▶ Over 200 Housing Authorities in MA
- ▶ Long Term option based on availability
- ▶ Valid mailing address

### Helpful Hints

- Keep a log where this application was sent to!
- Every 90 days send a letter requesting where you are on their list.
- Update address as needed so you don't fall off their list!

### Preference Categories

- ▶ Veteran (veterans with service connected disabilities, families of deceased veterans whose death was service connected; and other veterans)
- ▶ Local Resident (given in city or town where a person has a principal residence or a place of employment; a homeless applicant may select either their last place of principal residence or the place they are temporarily housed)

### Priority Categories

- ▶ Homeless due to Displacement by Natural Forces
- ▶ Homeless due to Displacement by Public Action (urban renewal)
- ▶ Homeless due to Displacement by Public Action (sanitary code violation)
- ▶ Homeless due to No Fault (Housing Situation Priority Policy, ( i.e. domestic violence, medical)
- ▶ AHVP Participant
- ▶ Transfer for Good Cause
- ▶ Standard Applicant



# MRVP

## MASSACHUSETTS RENTAL VOUCHER PROGRAM

### Tenant Based MRVP

- Voucher is mobile, stays with tenant
- Tenant pays the difference between the value of the voucher and what the landlord charges for rent
- Calculation based on tenant income, household size, and geography
- Waitlist depends on agency. Estimated 2+ years.

### Project Based MRVP

- Owner rents a subsidized unit
- If tenant moves or is evicted he or she forfeits the voucher
- Tenant pays 30-40% of their adjusted gross income



# AHVP

## ALTERNATIVE HOUSING VOUCHER PROGRAM

- Mobile voucher for disabled individuals under the age of 60
- A tenant will pay either 25 or 30% of their net income to the landlord, depending on whether or not the utilities are included in the rent; and the state's local housing authority will pay the remainder.
- Waitlist depends on agency issuing voucher. Estimated 2+ years.



# State Budget for Affordable Housing



Program	Final FY20 Budget	FY19 Budget
Mass Rental Voucher Program	<b>\$116,000,000†</b>	\$100,000,000
Alternative Housing Voucher Program	\$8,000,000	\$6,150,000
Housing Consumer Ed. Centers	\$3,750,000	\$3,000,000
RAFT	\$21,000,000***	\$20,000,000
HomeBASE	\$25,825,000	\$32,000,000
Foreclosure Prevention	\$2,850,000	\$1,550,000
Tenancy Preservation Program	\$1,300,000	\$1,300,000
Home & Healthy for Good	\$2,890,000	\$2,390,000
Unaccompanied Homeless Youth	\$5,000,000	\$3,300,000

\* Not including earmarks

Provided by: Eric Shupin, Director of Public Policy, [eshupin@chapa.org](mailto:eshupin@chapa.org)

# SECTION 8 VOUCHER PROGRAM

## Section 8 Housing Choice aka Mobile Voucher

- Tenant pays 30% of their income towards rent
- Voucher is mobile
- Waitlist 7 years +
- Option to apply **online**
  - ▶ <http://www.section8listmass.org>
  - ▶ By completing the one application, the applicant is included on the Centralized Waiting List maintained by the **Massachusetts Department of Housing and Community Development** & considered by ALL participating housing authorities.
  - ▶ Read the definitions of preferences to determine which apply to you.

## Section 8 Project Based

- Most units cost 30% of tenants adjusted gross income
- Subsidy stays with the unit
- Can't take it with you!
- Move out or evicted you're paying market rent
- Waitlist varies between each housing location



# Quick Tips: Applying for Subsidized Housing



WAITLISTS OPEN/CLOSE ALL THE TIME



Reliable Mailing & Email Address



Make all changes in writing

Get a timestamp or receipt to verify change was submitted



Periodic Check-In Calls / letters to ensure waitlist position



MassAccess online search tool for standard & accessible units. DHCD website is also good starting point.



# TENANT SCREENING BARRIERS

What Landlords Worry About	What Landlords Use to Reduce These Risks:
Pay the rent on time	Credit History, Income, Employment, Landlord References
Treat the building with respect?	Criminal History, Landlord References
Treat others with respect?	Criminal History, Landlord References
Avoid trouble with the police?	Criminal History, Landlord References



# FOCUS ON STRENGTHS TOO!

- References
- Savings
- Bill payment plans
- Flexibility
- Using Network to find housing
- Working hard at housing search
- Doing a housing task for the first time
- Made changes from past behavior

At each appointment  
or call, find a  
positive and name it



Hi, my name is \_\_ and I am calling about your ad on \_\_  
(website, newspaper or sign) for the unit on \_\_. Is that unit still  
available?

Yes

No

Thanks so much, bye.

What is your application process?

"We have an application"

"Don't have an application"

"Is there an app fee?"

"Is there a time I can come see the unit?"

"No"

"Yes"

"How much, what  
do you deny for?"

"Case by case"

"Evictions/  
Felonies"



# Housing Search Workshop

Q & A  
EVALUATIONS

THANK YOU!



**TouchPoint:** EA Family Shelter Re-housing Plan 2017

**Subject:** [REDACTED]

**Response Date:** 1/27/2022

**Completed By:** [REDACTED]

Re-housing Plan

**Re-housing Plan (Section 1)** (for each family member 18 and older)

Today's Date: 1/27/2022

Date Placed: 8/19/2020

Your Re-housing Plan outlines specific activities intended to bring you closer to economic stability and sustainable housing. Your goals, strengths and resources will be the basis for developing a strategy to overcome homelessness as you, shelter staff and DHCD staff develops the re-housing plan.

While you are in shelter, you will be expected to:

1. Take part in activities leading to increased economic stability for 30 hours/week; such as job search or job training, and addressing barriers to obtaining employment;
2. Attend shelter meetings and workshops as a requirement of your re-housing plan;
3. Meet with and cooperate with re-housing placement staff;
4. Save 30% of your net income; and
5. Accept an offer of housing unless you have good cause.

**Re-housing Plan (Section 2)**

The following activities are part of your plan to secure housing and move towards economic and housing stability. The assessment tool may be used to identify appropriate areas of concentration. You and your case manager will review your participation and completion of these activities on a monthly basis.

**IMPORTANT:** If a member of your EA family has a disabling condition that may prevent you from doing an activity, we may be able to modify the activities in your plan to help you fully participate. Please request an ADA Accommodation.

Are there any health issues? No

Do you have an approved ADA? N/A

Secure Housing:

Last month, did you explore all your housing options? No

Which of the tasks related to exploring housing options and securing appropriate documentation that were assigned last month, were you unable to complete?

1. Attend meetings with Housing Search Worker(HSW)/CM on Thursday 12/30/21, 1/6/22, 1/13/22, 1/20/22, appointment reminders will be provided. 3. Contact 3 landlords a week to set up unit viewings. Document outcome on housing search log provided by CM. Logs to be turned into CM at weekly meetings.

This month, you must complete the following tasks related to exploring housing options and

1. Attend meetings with CM on 2/3/22, 2/10/22, 2/17/22, 2/24/22 2. Follow up with any and all correspondence and meetings regarding pending MRVP voucher. 3. Contact 3 landlords a week to set up unit

securing appropriate documentation.

viewings. Document outcome on housing search log provided by CM. Logs to be turned into CM at weekly meetings.

Last month, did you collect all necessary documentation for re-housing?

Yes

What are your barriers to getting re-housed (check all that apply)?

✓ Other

If you were experiencing another barrier related to getting rehoused that is not listed, what is it?

Rental History

What level of education have you completed?

High school graduate (or equivalent)

If yes, please provide documentation that you are attending a education, work training, or professional certification program (example: proof enrollment, attendance verification)

Last month, did you devise or implement a strategy to increase income (i.e. benefits, education, job search, employment)?

Yes

Which of the tasks related to increasing income and participating in an educational program were assigned last month, were you unable to complete?

N/A

This month, you must complete the following tasks related to increasing income and participating in an educational program?

N/A

Are you ADA exempt from any of the activities related to securing housing?

No

If you were unable to complete any of the tasks related to the secure housing sections and were not ADA exempts, was there good cause?

N/A

Economic Stability:

What are your current sources of income?

✓ TANF/TAFDC  
✓ Other Source

Did you create or review your

No

budget?

Upload Monthly Worksheet

Summary:

What is your total monthly income? \$ 829.00

What is the amount of agreed upon expenses? \$ 0.00

What is your available monthly income? \$ 829.00

The amount you need to save (30% of your income) this month is: \$ 248.70

Did you save 30% of your income last month (ex: bank statement, money order)? No

Which of the tasks related to achieving economic stability were assigned last month, were you unable to complete? 1. Save 30%, \$248, 30% of all income, verification of savings to CM by 1/20/22

This month, you must complete the following tasks related to achieving economic stability? 1. Save 30%, \$248, of all income, verification of savings to CM by 2/28/22  
2 . Inform CM of any changes to your monthly income-Provide CM w/verification of change immediately

Are you currently employed? Yes

Which of the tasks related to obtaining employment were assigned last month, were you unable to complete? N/A

This month, you must complete the following tasks related to obtaining employment? 1. Continue working for Handyman Services, increase hours if schedule allows.

Last month, did you attempt to enroll your child(ren) in child care? N/A

Last month, did you attend any financial education workshops? No

Which of the tasks related to managing your own finances were assigned last month, were you unable to complete? 1. Obtain income verification for TAFDC each month.

This month, you must complete the following tasks related to managing your own finances? 1. Obtain income verification for TAFDC each month.

If you were unable to complete any of the tasks related to the N/A

economic stability section, was there good cause?

#### Health and Safety:

Did you access any services targeting identified health and safety concerns?  N/A

Which of the tasks related to addressing your own health and safety were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to addressing your own health and safety?  
1. Keep unit clean and clutter free, unit inspections will be performed Wednesdays from 10am-1pm. 2. Follow DHCD/shelter policies regarding smoking.

If you were unable to complete any of the tasks related to the health section, was there good cause? N/A

#### Children's Stability:

Are your children enrolled child care and/or registered in relevant educational institutions including Head Start, Preschool, elementary and secondary education? Yes

Last month, did you attend parent/teacher conferences and/or other school functions? No

Last month, did you engage in activities to ensure that your children's well being is achieved through after school programs, recreation and study time? No

Last month did you schedule and/or attend medical appointments for your child(ren)? N/A

Which of the tasks related to improving your child(ren)'s stability were assigned last month, were you unable to complete?

Next month, you must complete the following tasks related to improving your child(ren)'s stability?  
1. Ensure that your oldest child attends school as required.

If you were unable to complete any of the tasks related to your N/A

child(ren)'s stability, was there good cause?

Monthly Re-housing Status:

Date of next appointment with Shelter Staff to update Re-housing Plan: 2/28/2022

Time of next appointment with Shelter Staff to update Re-housing Plan: 1pm

Does the weekly hours in the above activities add up to 30 hours, unless good cause is determined? Yes

Re-housing Plan Agreement:

I understand that the re-housing plan is a work in progress and that I am responsible for completing the agreed upon activities and cooperating in the development of new activities. I understand that consistently participating in and completing the re-housing plan activities is a requirement for continuing eligibility for temporary emergency shelter.

Adult Household Member Signature

Signature Signature: [Redacted]

Date of Adult Household Member Signature:

1/27/2022

Shelter Manager Signature

Signature Signature: [Redacted] (Site: Housing Assistance Corporation)

Date of Shelter Manager Signature:

1/27/2022

Re-housing Shelter Manager Signature

Signature Signature: [Redacted] Re-housing Shelter Manager

Date of Re-housing Shelter Manager:

Completed Rehousing Agreement:

Carlos C. RHP.pdf

**PARTICIPATION AND LICENSE AGREEMENT**

This Agreement is made on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_  
Between Housing Assistance Corp (HAC) \_\_\_\_\_ or  
The “Licensor”, and \_\_\_\_\_, the “Participant”.

1. \_\_\_\_\_ has been determined eligible for the HAC Family Shelter Program by the Executive Office of Housing and Livable Communities.
2. HAC \_\_\_\_\_ agrees to allow the Participant to use, in conjunction with the HAC Family Shelter Program, the premises of known as:
3. The following named individuals are occupying the unit only. No other person shall stay overnight under any circumstance:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. HAC will not charge the Participant for the use of the premises. HAC operates under a contract with the Executive Office of Housing and Livable Communities that requires the Participant to actively participate in the shelter program.
5. Participant agrees to abide by the rules and regulations of the shelter. Participant further agrees to abide by the rules and regulations of the premises, if any, which are attached as Exhibit A. The rules and regulations of the premises shall be considered to be part of rules and regulations. Failure to abide by these rules and regulations shall be cause for revocation of this Participation and License Agreement. This will be done in accordance with #8 below, and the Shelter Grievance and Appeal Procedure.
6. Participant agrees to abide by the Service Plan specifically adapted for Participant. Each failure to abide by the provision of the Service Plan shall be considered a violation of the rules and regulations.
7. HAC agrees to allow Participant to use the furniture and appliances located in the premises. Participant agrees to leave all furniture and appliances when Participant vacates the unit. Participant shall leave all furniture and appliances in the same condition as they are found at the beginning of this agreement, reasonable wear and tear expected.
8. This Participation and License agreement may be revoked for any of the reasons stated in this Agreement, or if any of the following occur:
  - a. HAC contract with the EOHLC has been terminated.
  - b. HAC has received or given written notice that its lease with the property owner will be terminated.
  - c. Participant’s temporary shelter benefits are terminated by EOHLC.
  - d. A Participant, family member or their guest poses a danger to either himself or herself, other participant family members, other families within

the residential complex, or staff, or seriously damages property, and this is documented in the case file.

9. Immediately prior to vacating the premises, Participant shall:
  - a. Clean all appliances and furniture.
  - b. Clean all floors.
  - c. Remove all personal possessions owned by Participant.
  - d. Remove all trash from premises and common areas.
  - e. Clean kitchen and bathroom.
10. If terminated, **HAC** will require that the Participant immediately vacate the premises together with all family members and remove all personal belongings. It is the responsibility of the Participant to find alternative shelter. **HAC** will provide as much assistance as possible to the Participant in this effort.
11. This License agreement is not a lease or other tenancy agreement, and no interest or estate in the occupied premises shall be created on the part of the Participant. The Participant shall have no exclusive right to possession or control of any specific portion of the premises in which the specific premises are located.
12. Severability. In the event that any clause, provision or term of this agreement is held to be illegal, null or void, the remainder of the agreement shall continue in full force and effect.

**I have read the Program Participation and License Agreement and its attached exhibits. I fully understand and agree to abide by this agreement. I understand that violating these rules may result in termination from the Program.**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Participant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Licensor Staff Signature**

# **Exhibit 8**



**FREEMAN LAW GROUP LLC**  
*Attorneys at Law*

**Peter L. Freeman**  
[pfreeman@freemanlawgroup.com](mailto:pfreeman@freemanlawgroup.com)  
Tel (508) 362-4700 || Mobile (781) 854-2430

**Nancy J. MacPhee Legal Assistant**  
[nmacphee@freemanlawgroup.com](mailto:nmacphee@freemanlawgroup.com)  
Tel. (508) 362-4700 ext 3

TO: Dennis Planning Board  
FROM: Peter L. Freeman, Esq.  
RE: 1 Love Lane - Housing Assistance Corporation/ HAC Love Lane LLC  
Family Shelter – Special Review  
DATE: April 27, 2024

This Memorandum on behalf of Housing Assistance Corporation and HAC Love Lane LLC is intended to respond to the questions and concerns raised by the Planning Board at the meeting on April 1, 2024. Also included are proposed conditions that we believe are responsive to those concerns.

We make these responses and proposed conditions in the spirit of cooperation, while also respectfully noting the parameters of this review under the Dover Amendment.

It has already been determined by the Town of Dennis Building Commissioner that our proposed Family Shelter and Educational Program is an exempt educational use under the Dover Amendment; and therefore, as stated in the Staff Review Memorandum dated March 28, 2024 your review is limited to the “land or structures” which are subject only to “reasonable regulations concerning the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking & building coverage”.

Again, we are continuing to provide additional information requested in the spirit of fostering and continuing a collaborative working relationship with the Town.

We are also enclosing herewith a letter of support from the Chief of Police of the Town of Falmouth dated April 24, 2024 which states in part:

“The Falmouth Police Department has worked closely with Housing Assistance over the past 20 plus years and Housing Assistance Staff are our priority partner when working with homeless households within our town. We trust in their expertise and experience to appropriately manage a program servicing homeless households.

“Therefore, we wholeheartedly endorse this proposal and urge you to lend your support to this vital initiative.”

With regard to specific questions and concerns raised:

1. **Seclusion of the site and safety.** We are now proposing to provide a fence around the entire perimeter of the site. In addition, there are approximately 10 exterior cameras covering the grounds of the property as well as approximately 21 interior cameras, and the video feeds are monitored by the on-site staff. Further, for this project, we have hired a professional Security Consultant to analyze the building and site and to work with us to ensure we have embedded appropriate security measures. The Consultant is Secure Residential Services, LLC (Christopher R. Lanni, Manager).
2. **Outside accommodations for young mothers and children.** We have committed to providing a playground with equipment for children, a lawn play area, picnic tables, a basketball court, and gardens for families to cultivate and enjoy. Except for the gardens, these are shown on the plan prepared by Catalyst Architects dated April 1, 2024 which we submitted at the meeting on April 1, 2024; another copy is enclosed herewith. We believe, based on our experience with our other sites on Cape Cod, that these will provide suitable recreational and outside activity areas, which coupled with the fence we are proposing, can be used in a safe and secure manner.
3. **Circulation.** For pedestrian circulation on the premises, there is a pathway from the rear exit of the building to the proposed lawn play area, picnic tables, and basketball court which does not require crossing of the rear parking lot (the path does cross over the rear driveway). Likewise, from the front entrance of the building, the playground with equipment and the gazebo are accessed by simply crossing the front driveway, without crossing the front parking lot. Please also note that a good portion of the expansive asphalted rear parking lot is eliminated where the basketball court will be.

We would also be amenable to some reasonable additional landscaping in the rear parking lot to enhance pedestrian safety; and likewise, we would also be willing to look into adding bicycle racks in appropriate locations on the site.

4. **Septic System and limitation on occupants.** As stated in previous submissions, we submitted a memo on the septic system from Kevin Klein, P.E. The existing septic system is designed for a septic daily flow capacity of 21,000 gallons per day, which far exceeds the flow that will be generated from the Family Shelter, which under Massachusetts Title 5 is 8,690 gallons per day.

In any event, the septic system is already permitted by the Massachusetts Department of Environmental Protection and the Dennis Board of Health; and any further requirements for permitting will be appropriately addressed with those entities. While the septic system is beyond the purview of review under the Dover Amendment, as is a restriction on the number of occupants, we have included a Condition that properly addresses the septic system.

5. **Schools.** Our Family Shelter Program Director has met with the Dennis-Yarmouth School District Superintendent and will continue to work with the School District as to the anticipated school needs of our Family Shelter. That is all that can be required. School impact is beyond the scope of the Dover Amendment.
6. **Traffic.** As put forth at the Staff Review meetings and the Planning Board meeting on April 1, 2024, the proposed use will not create any traffic issues, whether for Dennis or Harwich, and the vehicle trips generated will be less than those from the prior nursing home use. The Traffic Import

Memorandum dated March 13, 2024 from Jeffrey Dirk of Vanasse & Associates, Inc. and his testimony at the April 1, 2024 more than adequately address this.

### **Proposed Conditions**

1. The lot owners shall apply for all required permits and will comply with all permits that are required.
2. An emergency access and response plan shall be reviewed by the Dennis Police and Fire Chiefs before residents occupy the building.
3. The Family Shelter shall not generate new light, noise, litter, odor or other sources of nuisance. Any new lighting shall be restricted to downward-shielded motion sensitive security lighting that is “Dark-Sky” compliant.
4. The maximum daily septic flow as calculated under Massachusetts Title 5 shall be less than 10,000 gallons or the Applicant must file and receive a Ground Water Discharge Permit (GWDP) from the Massachusetts Department of Environmental Protection (DEP); provided, however, that occupancy of the building may be allowed prior to the issuance of a GWDP if allowed by DEP.
5. The lot owners shall erect a 6’ high stockade fence around the perimeter of the property.
6. A joint meeting before residents occupy the building is required with Housing Assistance Corporation and the Departments of Public Works, Engineering, Water, Building Health, Police and Fire Department to be coordinated through the Planning Board.

### **Conclusion**

As has been previously stated in our submissions and at the Planning Board meeting on April 1, 2024, Housing Assistance Corporation and HAC Love Lane LLC reserve all of their rights under the Dover Amendment.

Further, we again reiterate to the Planning Board that it has already been determined by the Town of Dennis Building Commissioner that our Family Shelter is an educational exempt use under the Dover Amendment.

We respectfully ask that in addition to the parameters under the Dover Amendment, the Board also take note that even under the Dennis Zoning Bylaw, “Special Review” is “*A review conducted by the Planning Board of proposed improvements, alterations or development of land or buildings by public or private organizations (i.e. religious and municipal) not subject to Site Plan Approval requirements of the By-Law.*”<sup>1</sup> Emphasis added. By its own terms, Special Review does *not* include a review of the proposed use of the land or buildings, and our proposal is *not* subject to Site Plan Approval requirements.

We are simply asking that the Board treat this Special Review in a fashion consistent with prior Special Reviews.

We look forward to meeting with you on May 6, 2024 at which time we believe that you should move to inform the Building Commissioner that we have engaged in a robust Special Review process and

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that he should process the Building Permit Application for the modest interior building renovations and issue the Building Permit subject, of course, to the State Building Codes.

1. The Zoning Bylaw Use Table in Section 2.2 calls for Special Review by the Planning Board for “Non-Profit Educational” uses, and as stated above, our Family Shelter has already been determined by the Building Commissioner to be such a use.





# Falmouth Police Department



Jeffrey A. Lourie  
Police Chief

Captain Brian J. Loewen  
Cpt. of Operations  
April 24, 2024

Captain Brian L. Reid  
Cpt. of Specialized Services

Dennis Planning Board  
685 Route 134  
Dennis, MA 02660

Dear Dennis Planning Board,

As a community leader with an understanding of the reality of the homeless crisis that many Cape families are facing, I am writing to express our strong endorsement for the proposal to establish a family shelter at One Love Lane in Dennis.

A family shelter would not only provide immediate relief by offering a safe and secure environment for those experiencing homelessness but also serve as a crucial resource hub, connecting families with the necessary services and assistance to regain stability and independence.

The Falmouth Police Department has worked closely with Housing Assistance over the past 20 plus years and Housing Assistance Staff are our priority partner when working with homeless households within our town. We trust in their expertise and experience to appropriately manage a program servicing homeless households.

Therefore, we wholeheartedly endorse this proposal and urge you to lend your support to this vital initiative. With their expertise and experience, we support Housing Assistance in addressing this problem with the addition of a family shelter in Dennis. By coming together as a community to address homelessness, we can make significant strides towards creating a more compassionate and inclusive society where all individuals and families can thrive.

Thank you for your attention to this matter, and we look forward to seeing Housing Assistance bring this vision to fruition.

Sincerely,

Jeffrey A. Lourie  
Chief of Police  
Town of Falmouth

# **Exhibit 9**



THE COMMONWEALTH OF MASSACHUSETTS  
OFFICE OF THE ATTORNEY GENERAL

ONE ASHBURTON PLACE  
BOSTON, MASSACHUSETTS 02108

ANDREA JOY CAMPBELL  
ATTORNEY GENERAL

(617) 727-2200  
[www.mass.gov/ago](http://www.mass.gov/ago)

September 16, 2024

Dennis Zoning Board of Appeals  
c/o KP Law, P.C.  
101 Arch Street, 12th Floor  
Boston, MA 02110  
By Electronic Mail ([akwesell@k-plaw.com](mailto:akwesell@k-plaw.com))

Re: Housing Assistance Corporation/One Love Lane

Dear Members of the Dennis Zoning Board of Appeals:

The Attorney General respectfully submits this letter to assist the Board in evaluating challenges to the conclusion of the Dennis Building Commissioner that the Housing Assistance Corporation's proposed use of One Love Lane is a protected educational use within the meaning of G.L. c. 40A, § 3, known as the Dover Amendment. The Dover Amendment creates a wide umbrella of protection for educational uses of land, and in the view of the Attorney General, HAC's proposal falls comfortably within its spread. Given "the interest which the public as a whole, represented by the Attorney General, has in keeping the zoning regulations of municipalities within lawful bounds and in not allowing them to become instruments of discrimination or oppression," *Attorney General v. Inhabitants of Town of Dover*, 327 Mass. 601, 606 (1951)—and because the project of supporting homeless parents who seek to build a stronger and more stable foundation for their young children is of utmost value to the Commonwealth—the Attorney General offers the analysis below to aid the Board in applying the Dover case law to HAC's project.

I. The Dover Amendment's Protection of Educational Uses of Land

The Dover Amendment precludes a town from adopting a zoning bylaw that "prohibit[s], regulate[s] or restrict[s] the use of land or structures for...educational purposes on land owned or leased by ...a nonprofit educational corporation." G. L. c. 40A, § 3. However, the statute authorizes a municipality to adopt and apply "reasonable regulations" concerning the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage requirements. See *Martin v. Corporation of the Presiding Bishop of the Church of Jesus Christ of Latter-day Saints*, 434 Mass. 141, 147 (2001) (analyzing religious purposes); *Trustees of Tufts College v. Medford*, 415 Mass. 753, 757 (1993) (analyzing educational purposes). The provisions of Section 3 thus "strike a balance between preventing local discrimination against" a set of enumerated land uses while "honoring legitimate municipal concerns that typically find expression in local zoning laws." *Tufts Coll.*, 415 Mass. at 757.

The Dover Amendment is embedded in Section 3 of the Zoning Act, which covers “[s]ubjects that zoning may not regulate.” G.L. c. 40A, § 3. Section 3 limits municipalities’ power to restrict a range of uses—from childcare centers to wheelchair access ramps to solar energy—that the Legislature has deemed sufficiently important that they should be protected from uncertainties that can be introduced by local zoning rules and processes. The educational uses protected by the Dover Amendment are among these public priorities.

Indeed, education—which Massachusetts defines broadly as “the process of developing and training the powers and capabilities of human beings,” and “preparing [them] for activity and usefulness in life,” even in settings that look nothing like traditional schools—is at the heart of the law. *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869, 875 (1980) (internal citations omitted). Section 3 was “originally enacted to prevent municipalities from restricting educational...uses of land.” *Tracer Lane II Realty, LLC v. City of Waltham*, 489 Mass. 775, 778-79 (2022) (citations omitted). While Section 3 has since been expanded, educational uses remain central and enjoy a greater level of protection than other, newer additions. *Id.* at 781 (contrasting the greater flexibility § 3 gives municipalities to restrict protected solar arrays).

Under the case law interpreting Section 3, HAC qualifies as a nonprofit educational corporation that can benefit from the Dover Amendment’s educational-use protections. “The proper test in deciding whether a nonprofit corporation is an educational one is whether its articles of organization permit it to engage in educational activities, a question easily answered by a review of documents filed with the State.” *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12, 15-16 (1987). That HAC may do other kinds of work is irrelevant: “There is nothing in G.L. c. 40A, § 3,...that requires that education be the dominant purpose or primary activity of a nonprofit corporation in order that it may qualify as a nonprofit educational corporation under § 3.” *Id.* at 15. HAC is a G.L. c. 180 nonprofit whose Articles of Organization expressly authorize it to “receive and administer funds for educational and charitable purposes.” Under the governing case law, this is sufficient to qualify HAC as a nonprofit educational corporation for Dover Amendment purposes.

## II. Assessing Whether One Love Lane Will Be Used for “Educational Purposes”

An educational nonprofit can claim Dover protection only if it proposes to use its land for “educational purposes.” Not only must the use have as its “bona fide goal something that can reasonably be described as ‘educationally significant,’” but education must be the “‘primary or dominant’ purpose for which the land or structures will be used.” *Regis College v. Town of Weston*, 462 Mass. 280, 285 (2012), quoting *Whitinsville Retirement Society, Inc. v. Northbridge*, 394 Mass. 757, 760, 761 n.3 (1985).

### A. Helping families gain skills and learn to navigate systems to obtain and maintain housing is an educationally significant goal.

The SJC has taken a “broad and comprehensive” view of what is “educationally significant” for Dover Amendment purposes for more than 120 years. *McLean Hospital Corporation v. Town of Lincoln*, 483 Mass. 215, 220 (2019), citing *Regis Coll.*, 462 Mass. at

285. “Educationally significant” uses are not “limited only to those facilities closely analogous to traditional schools and colleges.” *Id.*, quoting *Regis Coll.*, 462 Mass. at 286. “Rather, the term ‘educational’ encompasses that which is ‘the process of developing and training the powers and capabilities of human beings.’” *McLean*, 483 Mass. at 220, quoting *Mount Hermon Boys’ School v. Gill*, 145 Mass. 139, 146 (1887). “Thus, the Dover Amendment embraces fully ‘the idea that education is the process of preparing persons for activity and usefulness in life.’” *McLean* at 220, quoting *Fitchburg Hous. Auth.*, 380 Mass. at 874.

HAC has submitted curricular and operational materials illustrating its educational goals and plans. Adult residents of its shelter will be required as a condition of occupancy to complete HAC’s “Ending Homelessness Course,” which is described in its materials in an 11-page document supported by 226 curriculum slides. The course is “designed to provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing” and includes modules on budgeting and financial literacy, navigating various government benefit systems, landlord-tenant law, and life skills such as self-care, cooking, and housekeeping. There is one-on-one guidance on the crucial topic of securing new housing, a form of experiential education that aims not only to solve an immediate housing problem but to serve as training for independent searches in the future. The curriculum is consistent with HAC’s stated organizational goals, which go beyond providing temporary shelter and target the cycle of poverty that trap families in homelessness. *See Housing Assistance: Mission and Impact*, <https://haconcapecod.org/about/mission-impact/>, last visited 9/16/24 (HAC aims “to elevate the Cape and Islands economy and community, empower residents of all ages and income levels, and address the root causes of our housing crisis.”)

The SJC has consistently found such transitional life skills programming to be “educationally significant” for purposes of triggering Dover Amendment protections. In *Fitchburg Housing Authority*, the Court held that preparing formerly institutionalized residents “to live by themselves outside the institutional setting” through “instruction in the activities of daily living,” including money management and cooking, was “a significant educational goal,” and one that was “neither trivial nor unnecessary to these persons.” 380 Mass. 869, at 872, 875. In *Gardner-Athol Area Mental Health Association*, the Court found an educationally significant purpose where “residents would be taught daily living, as well as vocational skills, with the goal of preparing them for more independent living.” 401 Mass. at 14. In *McLean*, the SJC noted that a program “designed to instill fundamental life, social, and emotional skills in adolescent males” experiencing severe emotional dysregulation was “relatively undisputed” given the Court’s “long-standing jurisprudence” on the issue. 483 Mass. at 221. In light of these precedents, it seems evident that HAC’s proposed Ending Homelessness Course and its other stabilization training interventions, all of which target families’ ability to find and keep the housing they need to live independently, are “educationally significant” for Dover Amendment purposes.

- B. HAC’s claim that education is its “primary” or “dominant” purpose at One Love Lane is consistent with both the nature of its program and the case law interpreting the Dover Amendment.

An organization working toward economic empowerment and mobility for Cape Cod families, HAC describes its goal at the One Love Lane property as helping families make a

successful transition to permanent housing, and its methodology for achieving this goal is, as discussed above, “educational” within the meaning of the Dover Amendment case law. Because HAC has a demonstrably educational goal and an education-based methodology for accomplishing it, its use of the site is predominantly educational and qualifies for Dover protection.

That HAC will provide shelter to the homeless families who will participate in its housing stabilization courses is not disqualifying. *Fitchburg Housing Authority, GAAMHA*, and *McLean* all involved residential programs, and the SJC found the educational purposes of the programs be dominant in each. *See also Regis College*, 282, 292 (fact that older adults pay entrance fee of \$700,000 to \$1 million plus \$4000 per month for year-round apartments not dispositive where they must accrue course credit at adjacent college and can use campus facilities). In fact, because the Dover Amendment applies broadly to “nontraditional” educational settings, *see McLean* at 225, fn. 5 (“[t]he use of land for nontraditional education...was anticipated by the drafters of the Dover Amendment”), mixed-use projects are not uncommon. In these circumstances, courts do not attempt to fully disentangle “educational” from “non-educational” uses so that their significance can be measured and compared. As the Court noted in *McLean*, the lines between the two are often not so cleanly drawn, and attempting to extract other uses—in that case, the therapeutic benefits that participants in its program for young men with behavioral disabilities would gain from the education provided by the program—would improperly narrow the “broad and comprehensive” definition of “education.” *McLean* at 225 (refusing to “attempt to sever that which is educational from that which is therapeutic”).

The Supreme Judicial Court’s most recent Dover Amendment decision, *Hume Lake Christian Camps, Inc. v. Planning Board of Monterey*, 492 Mass. 188, 189 (2023), followed the same principle in extending Dover protections to the development of an RV park to host the participants, volunteers, and staff of an evangelical Christian organization’s recreational camps. Applying the same “primary or dominant purpose” test to the religious use clause of the Dover Amendment, the Court declined to require that every use of every building be “intrinsically religious.” *Id.* at 196. Instead, the Court focused on whether the availability of the RV camp made it possible to attract and serve camp attendees who would then enjoy the religious benefits of the camps, thus supporting the religious mission. *Id.* at 198-200. *See also Stanley Street Treatment and Resources, Inc. v. City of Fall River*, No. 2273CV00372, 2024 WL 493561, at \*7 (Mass. Super. Jan. 3, 2024) (residential detox program complemented by clinical stabilization and a medication assisted treatment program “can fairly be characterized as a specialized form of education with therapeutic aspects” and is thus Dover-protected); *Brockton Coalition for the Homeless v. Tonis*, No. CA 03-00226, 2004 WL 810296, at \*2 (Mass. Super. Mar. 5, 2004) (Dover Amendment protects program like HAC’s: “the term shelter is somewhat misleading” given life skills programming, where applicant “has learned that temporary shelter alone would do little to help a homeless family become independent and to avoid chronic homelessness”); *Congregation of Sisters of St. Joseph of Boston v. Town of Framingham*, No. CA 194216, 1994 WL 16193868, at \*2 (Mass. Land Ct. March 31, 1994) (finding it “clear” that Dover Amendment protects housing for homeless families, single mothers, persons with AIDS and other physical disabilities...and persons recovering from addictive habits” who are required to enroll in one of the organization’s life skills courses).

As these cases illustrate, aspects of a project that more closely resemble something other than a school—like an RV park—may *support* a primary educational mission such that the overall project is Dover-protected. Just as the Dover-protected Hume Lake camp offered housing and recreational activities to “boost interest in the camp’s religious offerings” and to “cultivate an environment” in which religious goals would be easier to achieve, 492 Mass. at 202, HAC would likely find it difficult to effectively offer its educational services to homeless families who did not have a safe place to sleep at night. Even if HAC could find a way to provide services to these families without providing shelter, the lack of shelter would make the educational services much harder to effectively deliver. Disentangling the role that housing homeless families has in the project of training them to escape homelessness and avoid it in the future would be the kind of “rather futile exercise” the SJC cautioned against in *McLean* and would improperly impose a requirement that HAC’s project look like a traditional school. 483 Mass. at 225.

It is important to note that the fact that the families who will participate in HAC’s educational programming at One Love Lane will do so as part of the EA shelter program does not change the analysis. The SJC considered and rejected this idea in *McLean*, holding that a determination of whether a use is predominantly educational “does not, and should not, turn on an assessment of the population it serves.” 483 Mass. at 222, 225 (“the type of student who is participating in the program...is precisely what...should not be the foundation of an analysis under the Dover Amendment”). Along the same lines, the delivery of educational programming by social service workers, rather than licensed schoolteachers, does not remove a program from the protections of the statute. *See Fitchburg Hsg. Auth.*, 380 Mass. at 872.

Finally, to the extent that opposition to the Building Commissioner’s Dover Amendment determination is based in doubts about the efficacy of HAC’s methods, these must be resolved in HAC’s favor. The Dover Amendment exists at least in part to ensure that charitable organizations can carry out their missions as they see fit, without judgment or interference from municipal land use regulators. As the SJC reiterated last year in *Hume Lake*, Dover reflects a decision by the Legislature “to foreclose the ‘local exercise of preferences as to what kind of educational and religious uses will be welcome.’” 492 Mass. at 194, *quoting Newbury Junior College v. Brookline*, 19 Mass. App. Ct. 197, 205 (1985). “The focus of [the] analysis,” therefore, “has never been on an organization’s reason for choosing one means of pursuing its goals rather than another.” *Id.* at 200. So long as HAC has a bona fide, educationally significant goal as the primary or dominant purpose of its work at One Love Lane—and in the Attorney General’s view of the case law, it clearly does—then it is entitled to Dover Amendment protection.

### III. The Proper Scope of Regulation of Dover-Protected Educational Use

The Board has also been asked to order the Building Commissioner to issue an amended building permit with some or all of the conditions sought by the Planning Board. The following legal principles apply to the Board’s decision on that issue.

The Town is not powerless in regulating an educational use protected by G.L. c. 40A, § 3. The statute “authorizes a municipality to adopt and apply ‘reasonable regulations’ concerning bulk, dimensions, open space and parking, to land and structures for which an educational use is

proposed.” *Trustees of Tufts College v. City of Medford*, 415 Mass. 753, 757 (1993). “Local zoning requirements...which serve legitimate municipal purposes sought to be achieved by local zoning, such as promoting public health or safety, preserving the character of an adjacent neighborhood, or one of the other purposes sought to be achieved by local zoning...may be permissibly enforced, consistent with the Dover Amendment, against an educational use.” *Id.* at 757-758. For example, in *Radcliffe College v. Cambridge*, 350 Mass. 613 (1966), the court refused to construe the Dover Amendment as precluding the application of off-street parking requirements contained in the Cambridge zoning ordinance to the College, ruling that the ordinance did not impede the reasonable use of the college's land for its educational purposes.

The question of whether a local zoning requirement, as applied to a proposed educational use, is “reasonable,” will depend on the particular facts of each case. But it is clear that “a zoning requirement that results in something less than nullification of a proposed educational use may be unreasonable within the meaning of the Dover Amendment.” *Trustees of Tufts Coll.*, 415 Mass. at 757, *citing Radcliffe Coll.*, 350 Mass. at 619 (holding that a parking requirement could be applied, but suggesting that future application might be unreasonable if the result would require the educational institution to provide more parking spaces “than could in reason be deemed necessary to take care of the cars brought to the [area] by the use made of it by the college”). Any consideration of conditions on the building permit should take these cautionary limits into account.

The path from homelessness to housing stability is often very difficult. In the face of an affordability crisis affecting families across the state, housing can be extremely hard to find and keep. At One Love Lane, HAC has a plan to help homeless families secure and sustain housing by guiding them through the experience and equipping them with knowledge and skills they can deploy if they find themselves facing housing insecurity in the future. Every dollar that a homeless services organization like HAC spends fighting for its right to serve these families is a dollar it does not spend helping them. The people of the Commonwealth, whom the Attorney General represents, have a strong interest in seeing this and similar matters proceed to a resolution quickly and smoothly. With this letter, we hope to have offered the Board information and resources that will facilitate such a resolution.

Thank you for your consideration.

Very truly yours,

*Margaret J. Hurley*

Margaret J. Hurley  
Assistant Attorney General  
Senior Counsel for Housing and Municipal Law  
Office of Attorney General Andrea Joy  
Campbell  
10 Mechanic Street, Suite 301  
Worcester, MA 01608  
(508) 792-7600

*Esme Caramello*

Esme Caramello  
Assistant Attorney General  
Director, Housing Affordability Unit  
Office of Attorney General Andrea Joy  
Campbell  
One Ashburton Street, 20<sup>th</sup> Floor  
Boston, MA 02108  
(617) 727-2200

cc: John Giorgio, Town Counsel  
Amy Kwesell, Town Counsel  
Peter Freeman, Counsel for Applicant Housing Assistance Corp.

# **Exhibit 10**

August 19, 2024

**VIA ELECTRONIC MAIL**

Dennis Planning Board  
Dennis Town Hall  
685 Route 134  
Dennis, MA 02660

Re: 1 Love Lane, Dennis, MA (the “Property”)

Dear Planning Board Members:

I am writing on behalf of my clients, Housing Assistance Corporation and HAC Love Lane LLC (together, “HAC”) in advance of the Dennis Planning Board’s scheduled meeting for August 19, 2024, for which One Love Lane appears on the agenda.

Let us first express our appreciation for your service on the Planning Board and acknowledge that there exists confusion and misunderstanding on the part of many members of the public regarding HAC’s planned use of One Love Lane. This unfortunately persists despite more than a year of consultation, communication and coordination with multiple Town staff and officials – including clear explanations of why HAC acquired the Property after it was brought to the attention of HAC’s leadership and Board of Directors by the real estate broker engaged by the former owner/operator.

The commentary surrounding this project has, in turn, been conflated with concerns held by many members of the public regarding the United States immigration system and resulting burdens on the Commonwealth and Cape Cod. HAC’s use of the Property to serve Cape Codders and concerns or objections to a broken immigration system are two separate and distinct issues. However, in light of continued online social media dialog that has attracted the attention of many individuals purporting to be Dennis residents, we are compelled to address some fundamental misunderstandings and misrepresentations regarding HAC and its plans for the Property.

First, for fifty years HAC has been integral to serving the community needs of the Cape and Islands by providing a range of services and programs that bridge the wide gap between homelessness and homeownership. Further, HAC’s Intended Use of the Property is for a consolidation of three existing and occupied shelter programs that have been in existence for more than thirty years in the towns’ of Bourne, Barnstable and Falmouth, and to enhance is existing services to the community through the reuse of those properties. While by the very nature of HAC’s services – educating, equipping and facilitating families to live independently and to secure more permanent housing throughout the region – it is impossible to definitively identify the clients likely to relocate to the new Love Lane

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facility at any precise moment in time. Most likely, the individuals who will be residing at One Love Lane will be almost exclusively comprised of families who are currently being served at one of HAC's three existing facilities in Bourne, Barnstable or Falmouth.

Second, throughout its fifty years HAC has been primarily focused on serving the needs of Cape Codders. These include veterans, mothers and children fleeing domestic violence, families rendered homeless as a result of month-to-month rental units being sold out from under them, and families who have come to experience homelessness as the result of uninsured medical expenses and other circumstances beyond their control. HAC's clients are Cape Codders and are the "neighbors" we recognize throughout our communities – including the Town of Dennis.

Third, as reflected in the attached Submittal Summary Report, HAC's "Conversion of an existing Health Care facility to a Family Shelter program and Educational use" was reviewed by Dennis Building Commissioner Paul Fowler and he conclusively declared "[t]he use is exempt and authorized after Planning Board Special Review pursuant to section 2.2.2 of the Town of Dennis Zoning Bylaws." (Emphasis added). This constitutes the "Dover Amendment Determination" – made appropriately by the Building Commissioner as the Town's zoning enforcement officer under M.G.L. c. 40A – and has been erroneously and repeatedly represented, including to the Planning Board, as a determination that the use is "likely" exempt under the Dover Amendment. The Building Commissioner's determination was absolute, was not qualified in any way, and indeed serves as the only basis for the Planning Board to exercise any jurisdiction over HAC's intended use of the Property.

Fourth, Special Review under Section 2.2.2 of the Dennis Zoning Bylaw is intended solely for properties dedicated to a Non-Profit Educational use – which use, in turn, is defined under Section 5.B of the Bylaw as any "structure or use entitled to the educational exemption set forth in [the Dover Amendment.]" By undertaking "Special Review" of HAC's intended use, the Planning Board has already both explicitly and implicitly affirmed the Building Commissioner's determination that the use is an exempt Dover Amendment use.

Fifth, as a Dover Amendment use, the Planning Board's review is statutorily limited pursuant to Chapter 40A, Section 3 to only "reasonable regulations concerning the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage requirements." While the Planning Board might be able to address areas outside of these narrow limits when undertaking "Special Permit" review of other projects as prescribed under the Dennis Zoning Bylaw, the Board's review when exercising "Special Review" of a Dover Amendment use is much narrower and conditions outside of those specified areas are not allowed under state law.

**HAC's Proactive and Responsive Measures:**

By correspondence to Town Administrator Elizabeth Sullivan on August 15, 2024, HAC detailed the measures stated below that reflect both the organizations standard practices with respect to similar facilities and the specific measures – such as retaining a security consultant and the extension of a 6-foot stockade fence around the perimeter of the Property that HAC has incorporated in response to comments made over the course of the past six months during which the project has undergone informal staff review and formal Special Review. Our intention in highlighting these measures for you is to provide both the Planning Board with an increased level of comfort regarding the “bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage” limitations under the Dover Amendment by illustrating that areas outside of those bounds are nonetheless taken seriously and addressed by HAC. These are restated below.

Compliance with applicable laws or regulations: As an experienced developer and operator, HAC always complies with both the letter and intent of all applicable state and local permits, statutes, regulations and bylaws.

Site Plan Design: Through its architect, HAC has optimized the external pedestrian circulation, recreational accommodations and landscaping at the Property for the benefit and enjoyment of its residents. Professionally prepared plans were provided to the Planning Board during its Special Review.

Public Safety: The safety and wellbeing of HAC's residents is of chief concern for every property it maintains. HAC coordinates emergency access and response plans with first responders and works closely with police and fire on an ongoing basis. This working relationship was attested to by Falmouth Police Chief Jeffrey Lourie in his letter of support submitted to the Planning Board.

Dark Skies: HAC adheres to “dark sky” protocols and consistent with its “good neighbor” policies, it does not generate or permit new light, noise, litter, odor, or other sources of nuisance.

Occupancy Limits: It is HAC's strict practice to observe occupancy limitations prescribed by the building commissioner and fire chief in each town where it maintains a facility pursuant to the Massachusetts Building Code and the Massachusetts Fire Prevention Code. Occupancy limits are established under those codes. The Property's compliance with applicable wastewater provisions is not a State Building Code or Fire Prevention Code matter.

Wastewater: With respect to wastewater, the existing system at the Property was designed for a flow of 21,300 gallons per day (gpd), as allowed under its existing Department of Environmental Protection (“DEP”) permit. The projected flow associated with HAC's

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Intended Use of the Property is less than 10,000 gpd, in accordance with design flow calculations set out at 310 CMR 15.203. HAC's wastewater consultant and legal counsel have confirmed with Samantha Berlo at DEP's Southeast Regional Office that if the actual discharge at the property exceeds 10,000 gallons per day (as measured by the system flow meter) and/or for other reasons, then HAC will apply to DEP for a groundwater discharge permit.

*Fencing and Security:* HAC holds the safety and security of its residents to be of paramount importance for every property that it manages. Safety features include fencing and maintenance of 24-hour onsite staffing and security, to ensure a safe and livable community. Specifically, as to Love Lane, HAC provided the Planning Board with an updated site plan depicting a six-foot perimeter fence to ensure both safety and privacy for its residents. Additionally, HAC has a certified residential security consultant, Christopher Lanni of Secure Residential Services LLC, who advises on the design and implementation of additional security measures for the safety and well-being of residents.

*Pre-occupancy Meetings:* HAC's standard practice is to follow town protocols applicable to each of its properties. As you may be aware, HAC has already met with Town of Dennis department heads on two separate occasions. Further, HAC will participate in all applicable meetings as ordinarily required by the Town in securing its certificate of occupancy.

*Stormwater:* HAC's compliance with all applicable local and state permitting requirements includes the Dennis Stormwater Bylaw.

*Traffic:* HAC proactively completed trip generation calculations for the Property that were prepared by its own traffic engineer applying standard industry metrics. In connection with the Cape Cod Commission's consideration of the Discretionary Referral made by the Planning Board, Commission staff also presented findings affirming that the change of use at the Property from a nursing home to shelter housing would result in a *net decrease* in vehicle trips to and from the Property. This was made available to the Town Planning Department and is consistent with HAC's traffic engineer's calculations.

### **The Need for Fidelity to Bylaws and State Law**

We recognize that service on any local board – but particularly the Planning Board – is a volunteer position that is too often under-appreciated. Because this Board is often charged with ruling upon property rights of individuals and families for whom their real estate represents substantial family investment, this Board's respect and adherence to the highest ethical standards and fidelity to both Town Bylaws and state law is particularly important. That is why, when it was called to our attention that two members of the Planning Board had neighboring property holdings that – at a minimum – would give the appearance of a potential conflict of interest to the public, we were compelled to call this to the Town's attention. Similarly, we were compelled to provide the Town with notice when presented

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with a Deed and Declaration of Homestead recorded at the Barnstable County Registry of Deeds suggesting that the Planning Board Chair now considered Harwich to be his primary residence. It is of paramount importance that all those who go before this Board, and the members of the public, have absolute confidence that the Board is acting impartially and in strict adherence of the law.

Similarly, this Board is charged with faithfully administering the applicable provisions of the Dennis Bylaws (including the conduct of Special Review) and with adhering to Massachusetts General Laws (including the limitations on local review for Dover Amendment uses) even when Board members might not agree with state law or might desire greater authority under local bylaws. For close to a year, HAC has followed the provisions of the Dennis Bylaw and the Massachusetts General Laws. As such, both the Bylaws and state law secure for HAC the principled expectation that this Board will do the same. This means adhering to the Conflicts of Interest Law, respecting the limitations of the Dover Amendment, and faithfully conducting Special Review within its limits and without the undue influence of public comments, concerns or criticisms directed at distinct and unrelated issues.

Consistent with all of the above, we and the public trust you will act faithfully to your oath of office by: (1) denying any motion to challenge the Building Commissioner's August 29, 2023 Dover Amendment Determination; (2) denying any motion to challenge the Building Commissioner's July 29, 2024 issuance of a Building Permit to HAC; and (3) refrain from adopting any conditions as part of the Board's Special Review that are outside of the strict limits addressing "the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage requirements."

Thank you again for your attention and consideration.

Sincerely,

/s/

Robert L. Brennan, Jr.

cc: Town of Dennis Select Board  
Paul Foley, Town Planner  
Alisa Magnotta, President and CEO, Housing Assistance Corporation  
William Bogdanovich, Board of Directors Chair, Housing Assistance Corporation  
Peter L. Freeman, Esq.  
Stephanie A. Kiefer, Esq.  
Margaret J. Hurley, Esq., Assistant Attorney General  
Esme Caramello, Esq., Assistant Attorney General  
Amy E. Kwesell, Esq.