FOREST CITY
AFFORDABLE HOUSING
CORPORATION
PRESENTS

AFFORDABLE
HOUSING AT
LONG LANE
MIDDLETOWN
CONNECTICUT

TO THE
MIDDLETOWN HOUSING
PARTNERSHIP

JUNE 5, 1991
June 5, 1991

Honorable Paul Gionfriddo, Chairman
Middletown Housing Partnership
c/o Municipal Development Office
245 DeKoven Drive
Middletown, CT  06457

Re: Long Lane Affordable Housing

Your Honor:

We are pleased to submit this enclosed proposal for the development of affordable housing in Middletown on the 9.2 acre Long Lane site. We are very excited by the prospect of being able to bring the skills and experience of the individuals on the board of the Forest City Affordable Housing Corporation to help make true affordable housing available for our city.

It is our goal to provide market rate housing at very affordable prices, utilizing local labor forces and material suppliers.

We trust that you will give our proposal the serious consideration that we feel it deserves.

Sincerely,

Frank Rak, President
Forest City Affordable Housing Corporation

encl.
9115RKLT.SAM
Long Lane Proposal
Forest City Affordable Housing Corporation

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   Matthews/Thompson/Connell, P.C.
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BOARD OF DIRECTORS AND OBJECTIVES
Forest City Affordable Housing Corporation

June 5, 1991

With the objective to provide affordable housing in Middletown, a new non-profit corporation, Forest City Affordable Housing Corporation has been formed.

The new corporation will consist of the following executives and directors:

Frank Rak Jr., President/Treasurer/Director
President Rak Realty

Elizabeth Rak Roberts, Secretary/Director
Principal Rak Realty

Robert J. Lapidus, Director
Chairman of Board, Bob’s Stores

JoyceAnn Rak, Director
Homemaker

Rev. Albert H. Scholten, Director
Minister First United Methodist Church

Jacqueline S. Williams, Director
Co-owner Sterling Realtors

We feel strongly that home ownership is a critical element to a successful society. We feel that with our backgrounds, experience and dedication we can make a tremendous impact in providing affordable housing in Middletown.

With this objective in mind we are proposing the construction of 15 single family homes on the Long Lane property.
PROJECT PROPOSAL
Forest City Affordable Housing Corporation

Long Lane Affordable Housing
Project Proposal

I. Program

15 single family homes utilizing the community land trust model to insure long term affordability.

A. Zoning: Forest City Affordable Housing Corporation proposes to build 15 detached single family houses on individual lots. These proposed 15 lots would meet current zoning requirements in the current R-15 zoning with a regular subdivision approval process.

B. Inland Wetlands: The proposed subdivision envisions no construction within the wetlands or within the 50' wetland buffer.

C. Housing Types: Our proposal for 15 detached houses consist of two basic models, a two story cape of 1435 square feet plus a full basement and a two level raised ranch of 1880 square feet including a one car garage at the lower level. See attached floor plans and photographs of actual completed houses that were built at Laurel Heights on Andrew Street in Middletown.

II. Design

A. Site: The lots would typically be 100' wide with plenty of room for driveways and off street parking including optional garages for each house. The houses would be sited with varying setbacks from the street to provide a subtle visual relief to the street fabric. The existing trees along the street would be left and preserved with the driveways being located between them. The 5 houses at the northern end would be carved out of the existing woods with the minimum number of trees removed to construct these houses.

B. Cape: This 1435 square foot 3 bedroom two story home features generous living spaces at the first floor with a separate dining room along with an ample eat in kitchen. There is also a full bathroom and one bedroom on the first floor. The second floor consists of 2 ample bedrooms with the second full bath complete with roof window and generous storage closets. The full basement will be a walkout at most locations and provide the opportunity for additional living space such as a playroom for children.

C. Raised Ranch: The 1880 square foot two level raised ranch offers 960 square feet of finished space at the main level with generous living areas and two ample sized bedrooms. The lower level is to be left unfinished and will provide the owner the opportunity to provide for one or two additional bedrooms or one bedroom and a family playroom along with mechanical and storage space with a one car garage. The garage would be finished as part of the overall house to satisfy fire and building code requirements. It is also possible to eliminate the garage and finish the lower level with two additional bedrooms and a
Forest City Affordable Housing Corporation

D. Handicapped Accessibility: The first floor of the cape can be modified to provide for an accessible unit for the handicapped. The modifications required are minor to adopt this unit with its first floor bedroom to an accessible unit.

III. Construction: We propose to build these houses utilizing Rak Realty as construction manager, with conventional construction methods, using local labor forces and material suppliers to help shore up the local construction industry.

A. Foundation and Basement
   Concrete

B. Exterior Walls and Finishes
   2x 6 studs at 16" o.c.
   R-19 batt insulation
   CDX plywood sheathing
   Vinyl siding "Wolverine Restoration Grade"

C. Roofs
   235 lb fiberglass 20 yr. shingles
   Eave and ridge vents

D. Windows
   Andersen or Peach Tree vinyl clad wood double hung w/ insulating glass and screens

E. Exterior Doors
   Peach Tree pre-hung insulated metal clad

F. Interior Doors
   Jeld-Wen "Elite" 6 panel pre-hung molded wood fiber with paint finish

G. Interior Finishes
   Painted gypsum wallboard
   Carpet over 3/4" T&G plywood decks
   Sheet vinyl in kitchen and baths

H. Kitchens
   Oak Cabinets
   Formica Countertops
   Stove, Refrigerator and Dishwasher

I. Bathrooms
   Oak Vanities
   Fiberglass one piece tub/showers

J. Mechanical
   High efficiency gas fired "Utica Boilers"
   Hot water storage tank
   Two zone baseboard radiant heating
   Washer and dryer hook-ups in basement

K. Option: If time conditions dictate we would consider modular construction as well.
Forest City Affordable Housing Corporation

IV. Financing: Working with Farmers and Mechanics Bank we would pursue every program available for low and moderate income families to attain their goal of owning their own home including the following:

- CHFA: Home Mortgage Program
- DOH: Downpayment Assistance Program
- FHA: FHA Mortgage Insurance
- F&M Bank: Federal Home Loan Bank of Boston Affordable Housing Program

We are also exploring the possibility of setting up a private source of additional funding to help implement the above available programs.

V. Long Term Affordability: While each house owner will "own" their individual house, they will have a long term ground lease on the actual lot. This ground lease will be established based upon the Community Land Trust model acceptable to DOH. We propose to set up this separate trust to include members of Forest City Affordable Housing Corporation, community members and representatives of the 15 homes as well. The terms of the ground lease will insure long term affordability for residents and future residents.

VI. Sale Prices: Utilizing the DOH surplus land at no cost and community block grant funds to lower site development cost we can offer houses, which have been constructed on Andrew Street in Middletown and as shown and described above, in the range of $69,500 to $79,500. This price range is dependent on:

1. Final site development cost
2. Variables to be mutually established, such as waiving water and sewer connection charges by the city of Middletown
3. Construction finance charges
4. Actual date of construction commencement
June 3, 1991

Forest City Affordable Housing Corp.  
Frank Rak, Jr. President  
Bear Hill Road  
Middletown, Ct. 06457

Re: Long Lane, Middletown, Ct. Affordable Housing Project

Dear Mr. Rak:

Thank you for providing us with preliminary information about your affordable housing proposal for Long Lane in Middletown.

We understand that you will provide further information to us for consideration for an application to the Federal Home Loan Bank of Boston for funding under their Affordable Housing Program.

We are committed to assisting with affordable housing issues when the opportunity arises. We look forward to reviewing the details of your plans.

Very truly yours,

Patricia G. Bedlack
Vice President

PGB/jn
PROJECT PLANS AND PHOTOGRAPHS
CAFE

Project Information:
13 New Single Family Houses
"Laurel Heights"
Andrew Street
Middletown, Connecticut
RAISED RANCH

CAPE w/ walk-out basement

Project Information:
13 New Single Family Houses
"Laurel Heights"
Andrew Street
Middletown, Connecticut
DEVELOPMENT TEAM
The Forest City Affordable Housing Corporation plans to utilize the following team to complete the 15 affordable houses at Long Lane:

Project & Construction Manager  Rak Realty
Design Consultant  Matthews/Thompson/Connell, P.C.
Site Engineering and Surveying  David B. Mylchreest, P.E.

The above team has worked together in the past on successful projects and bring to the project the experience and expertise to see this 15 home development to be built and occupied in a timely fashion.
BACKGROUND AND EXPERIENCE

Rak Realty was formed in 1977 for the purpose of acquiring properties in need of renovation and converting them into residential, multi-family use. Since 1987 the firm also has constructed new multi-family and single family homes.

Construction management and general contracting are performed by Frank Rak, John Rak, Andrew Rak and Elizabeth Rak Roberts. They operate mainly in Middletown and presently own and manage 120 multi-family units. Construction is always done with local labor. The units are planned for energy efficiency and include the most up-to-date features and amenities available.

The projects that we are most proud of are:

The renovation of the old St. Luke's home for elderly women so carefully preserved all the distinguishing original qualities that it was placed on the National Register of Historic Places on April 29, 1982.

The conversion of the Florence A. Stillman School into 28 living units. This project was done on time and budget and has been very successful in marketing and tenant acceptance.

The construction of 13 single family homes on Andrew Street which received excellent acceptance and satisfaction from both first time buyers and "empty nestors". It is these houses which we are proposing to construct on the Long Lane property.

The Rak's are Middletown natives, and they take great pride in the improvements they have effected, both in the restored and newly built properties and in the improvements the town has enjoyed through their development and construction efforts.
Forest City Affordable Housing Corporation

RAK REALTY COMPLETED PROJECTS

Renovated Multi-Family

<table>
<thead>
<tr>
<th>Address</th>
<th>Number of Units</th>
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<tbody>
<tr>
<td>33/35 Bretton Rd.</td>
<td>9</td>
</tr>
<tr>
<td>41 Bretton Rd.</td>
<td>6</td>
</tr>
<tr>
<td>Stillman School</td>
<td>28</td>
</tr>
<tr>
<td>135 Pearl - St. Luke's Home</td>
<td>9</td>
</tr>
<tr>
<td>144 Pearl</td>
<td>4</td>
</tr>
<tr>
<td>150 Pearl</td>
<td>8</td>
</tr>
<tr>
<td>178 Pearl</td>
<td>6</td>
</tr>
<tr>
<td>4 Erin St.</td>
<td>3</td>
</tr>
<tr>
<td>106 Grove St.</td>
<td>4</td>
</tr>
<tr>
<td>660 High St.</td>
<td>8</td>
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New Construction Multi-Family

<table>
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<th>Address</th>
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<tbody>
<tr>
<td>9 Erin St.</td>
<td>8</td>
</tr>
<tr>
<td>987/1005 Saybrook Rd.</td>
<td>10</td>
</tr>
<tr>
<td>4 South Park Street, Cromwell</td>
<td>16</td>
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</table>

New Construction Owner-Occupied

<table>
<thead>
<tr>
<th>Address</th>
<th>Number of Units</th>
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<tbody>
<tr>
<td>Andrew Street</td>
<td>13</td>
</tr>
<tr>
<td>Warner Ave.</td>
<td>3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>135</td>
</tr>
</tbody>
</table>
Project Information:

10 New Rental Townhouses
Saybrook Road
Middletown, Connecticut

Project Information:

8 New Rental Townhouses
9 Erin Street
Middletown, Connecticut