1. Agenda 1.28.26

   Documents:

   Agenda.1.28.26.pdf

2. Minutes 12.2.25

   Documents:

   2025.12.02 Housing Committee Minutes.pdf

3. HC.packet 1.26.26

   Documents:

   HC.packet.1.26.26.pdf

4. Information Sheet Boost 2026

   Documents:

   Information_Sheet_Boost 2026.pdf

5. Town Flyer Brunswick 2026

   Documents:

   Town Flyer Brunswick 2026.pdf

TOWN OF BRUNSWICK, MAINE

HOUSING COMMITTEE

- AGENDA -

January 28, 2026 at 1:00 PM

TOWN COUNCIL CHAMBERS

THERE IS AN OPPORTUNITY FOR THE PUBLIC TO ATTEND THIS MEETING VIA ZOOM

Non-committee members should follow this link to join via Zoom:

https://us02web.zoom.us/j/87590463569?pwd=2P3UaKexIhYgS8DW1GnyIAcLVvTpiX.1

Comments are allowed during the public comment period and at the discretion of the meeting facilitator. The public may provide comments via email scostello@brunswickme.org prior to the meeting or they may provide live comment at the meeting via zoom.

1:00 PM | Welcome & Introductions

1:05 PM | Election of Committee Leadership

1:15 PM | Approval of December 2, 2025 minutes

1:20 PM | Financial Report

- Community Solutions Grant
- Additional Town Funding

1:30 PM – 2:00 PM | Staff Report

- Briefing from Deb Crocker, Director of Human Services
- Update on Rental Registry
- Housing Study
- ADU Update
- Central Fire Station Redevelopment
- Hawthorne School Community survey and site visit
- Housing Website

DRAFT

2:00 PM - 2:30 PM | New Business

- AHSF Application – presentation by GreenMars

2:30 PM – 2:45 PM | Committee Comment

2:45 PM – 3:00 PM | Public Comment

Adjourn | Next meeting: February 25, 2026

DRAFT

HOUSING COMMITTEE
Minutes, December 2, 2025
Town Hall – Council Chambers, 85 Union Street, Brunswick, Maine

Members Present: Carol O'Donnell, Abby King, Melissa Fochesato, Katie Spencer White, Celeste Yakawonis, Sarah Singer, Ben Gaines, Councilor Nathan MacDonald

Members Absent: Councilor Steve Weems

Staff Present: Sally Costello, Economic & Community Development Director, Jimmy Dealaman, Principal Planner; Chrissy

Chair O'Donnell called the meeting to order, the meeting was properly noticed.

1. **November minutes were approved, none were opposed**
2. Charlotte Nutt, Mid Coast Council of Government presented *Housing Gaps Analysis and Continuum*, the most updated data of our region. Presentation can be viewed on www.midcoastcog.com.
3. Staff Reports:
   - Comp Plan Update: housing highlights shared: www.planbrunswick.org
   - Financial Report shared
   - Moratorium Update – the development and mobile home lot rental moratorium passed
   - Rental Registry Update
   - CIP Request update
   - ADU Program Update
   - Survey Update
   - Hawthorne committee update
4. New business – no new business
5. Committee comments made
6. No public comment

The committee voted to adjourn the meeting. None were opposed.

PLEASE NOTE: THESE MINUTES ARE ACTION MINUTES. THE ENTIRE MEETING CAN BE VIEWED AT WWW.BRUNSWICKME.ORG.

Melissa Fochesato, Secretary

_____
Date of Approval

_____
Committee Chair

GreenMars Real Estate Services
30 Exchange Street Ste. 3
Portland, ME 04101

Date: 12/19/2025

Town of Brunswick
Affordable Housing Support Fund Committee
85 Union Street
Brunswick, ME 04011

Re: Wilbur's Woods Phase II — AHSF Application, Wilbur's Woods, 0 Wilbur's Way

Dear AHSF Committee,

GreenMars Real Estate Services, Inc. respectfully submits this application for Affordable Housing Support Fund assistance for Wilbur's Woods Phase II, an 18-unit affordable rental building to be developed at 0 Wilbur's Way, Brunswick, ME. Wilbur's Woods Phase II will deliver much-needed rental housing that is covenanted for 30 years to preserve long-term affordability: 50% of units will be restricted at no more than 80% AMI and 50% at no more than 100% AMI. The funds will be used to support infrastructure in the project, such as trenching for public utility access and creation of parking.

We are pleased to report that Wilbur's Woods Phase I has been completed and residents have moved in or are moving in, demonstrating market demand, successful delivery of construction, and operational readiness. Our success with Phase I validates our approach to on-site management and resident services.

Greenmars requests **$193,142.07** from the AHSF to support Phase II's capital stack. Enclosed please find the completed Application Page, Project Narrative, preliminary site plan, evidence of site control, and the Declaration of Covenants. A full sources & uses, pro forma, and construction budget are also attached for your review.

Thank you for your consideration. We look forward to working with the Town to deliver this important affordable housing resource for Brunswick.

Sincerely,

Chris Marshall & Nate Green
GreenMars Real Estate Services, Inc.

Exhibit A
Application

I am aware that this Application must be signed and complete, including required exhibits and attachments as noted.

To the best of my knowledge, all information contained in this application and its supporting exhibits and attachments is true and correct. I also hereby authorize the Town of Brunswick to evaluate the application in such manner as the Town of Brunswick deems necessary, including discussing this application with any lender, municipal official, vendor, or other party with an interest in this property or project.

I hereby authorize the Town of Brunswick to verify any bank or other fund balance indicated on any personal or organizational financial exhibit, to investigate credit, employment or business standing of that or any related party, to disclose any aspect of the financial information to any person but only for the purpose of determining the accuracy of the information or otherwise investigate and evaluate the application in such manner as the Town of Brunswick deems necessary. I understand that the materials presented with this application may be considered "public records" pursuant to the Maine Freedom of Access Act and may not be held confidential unless (1) I have requested confidentiality; and (2) the materials are protected against disclosure under Maine law.

I certify that neither the owner/developer, its principals or partners is presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in any HUD programs. I further certify that any corporation or its subsidiaries involved in the proposal are in good standing with the State of Maine, not insolvent, and not subject to any pending bankruptcy proceedings.

Neither the developer, nor any principal or affiliate of the developer, nor anyone who will be paid for work on the program has business ties, familial relationships, or other close personal relationships with a current Town of Brunswick employee or councilor.

_____

_____

_____

_____

_____

Applications must be signed by all principals (Individual, Partner, or corporate representative authorized to bind the company) in the developer entity.

NAME of DEVELOPER [if applicable]
GreenMars Real Estate Services, Inc.
By: Nathaniel Green Christopher Marshall
Printed Name: Nathaniel Green, Christopher Marshall
Its: Principals

No application for financing will be accepted or approved by the Town of Brunswick if the developer, or any entity controlled by the developer, is more than 60 days delinquent on any taxes or loans with the Town of Brunswick, or has been declared in default of such loan, unless either an approved payment or workout plan is in place and in good standing.

UNSIGNED APPLICATIONS WILL NOT BE ACCEPTED

Project Narrative:

i. Project name
Wilbur's Woods Phase II

ii. Legal address
0 Wilburs Way, Brunswick, Cumberland County, Maine (Map U28, Lot 196)

iii. Existing structures and site description
Wilbur's Woods is a 4.87-acre pocket development designed around a central common green. Phase I is complete and residents have moved in or are moving in, demonstrating successful delivery and leasing. Phase II is the multi-family component of the community. Phase II will be a new, two-story, wood-framed residential building sited to preserve common open space and pedestrian connections. Construction assemblies and exterior materials will be consistent with the community standard: wood framing, durable cladding, modern insulation and efficient mechanical systems. Final Phase II construction documents will be provided with the application.

iv. Planned number of total units
Eighteen (18) rental dwelling units in a two-story building above grade.

v. Non-residential space
No commercial space is proposed; non-residential areas will be limited to mechanical, storage and building support functions.

vi. Scope of expected construction
New construction of an 18-unit, two-story wood-framed multifamily building. Site work includes utilities, parking and access, stormwater controls, landscaping, and pedestrian connections to the central open space. Design priorities include consciously-sized units, energy efficiency, durability, and accessibility. Unit circulation will be sited to the rear with egresses at either end of the building. The project will meet Town and State building and energy code requirements and will be operated under a 30-year affordability covenant.

vii. Development timeline (draft)

- Phase I: Completed; residents moved in or moving in.
- Final design and entitlements for Phase II: Q32025 (draft)

- Bidding and contractor procurement: Q4 2025 (draft)
- Construction start (sitework and foundation): Q4 2025 (draft)
- Substantial completion / CO: Q3 2026 (draft)

Phase I occupancy and operations reduce development risk and support an efficient transition to Phase II operations.

Company Profile

Legal name and contact:
GreenMars Real Estate Services, Inc.
Primary contacts: Nate Green & Chris Marshall

Mailing Address:
30 Exchange Street Ste. 3
Portland, ME 04101

Email:
Nate@greenmars.com

Legal status and experience
GreenMars is an established Maine developer focused on community-oriented affordable and workforce housing. The company manages design, permitting, construction oversight, and property operations with a reliable local consultant and contractor network. It has entitled and built hundreds of units throughout Maine, including Wilbur's Woods Phase I, and acts as property manager for many of them.

Financial Summary and Covenant restated

- **Total development cost:** approximately **$2,918,476** (working budget for the 18-unit building).
- **Request to AHSF: $193,142.07**

- **Covenant:** 30 years from Certificate of Occupancy; **50% of units at ≤80% AMI and 50% at ≤100% AMI**. The City of Brunswick has documentation of this covenant.

Attachments Below are as follows:

1. Site Plan

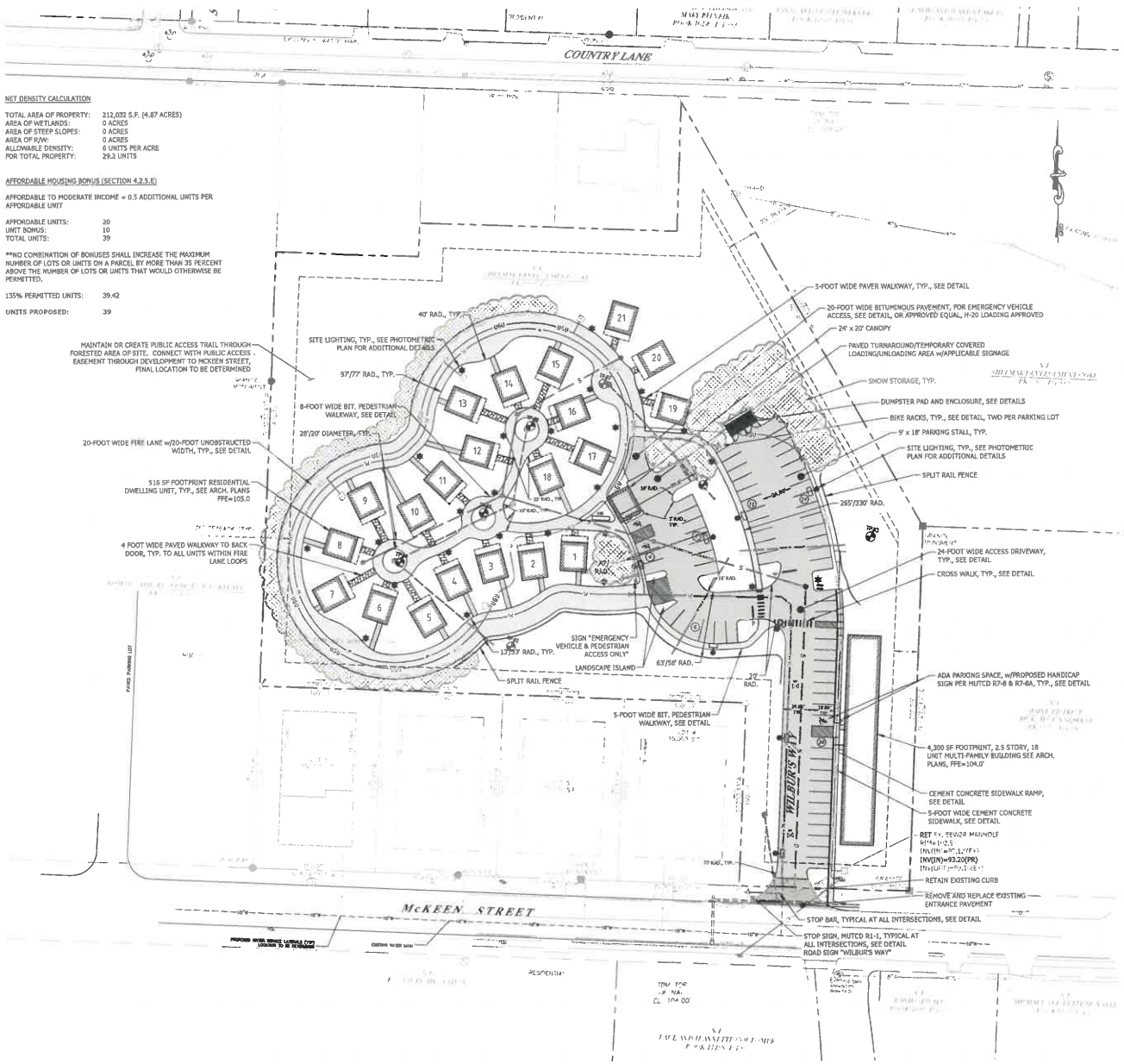
2. Corporate resolution demonstrating authority to undertake the project

3. Evidence of site control (deed / purchase and sale agreement)

4. All Received Building Approvals

5. Company Profile

6. Financial Documentation: Budget, Sources and Uses, Pro Forma, Rent Roll



PLAN REFERENCES

1. "FINAL SUBDIVISION PLAN, CHURCHILL ESTATES," DATED MARCH 12, 2002 AND RECORDED AT THE CUMBERLAND COUNTY REGISTRY OF DEEDS IN PLAN BOOK 202, PAGE 345.
2. "CONDOMINIUM PLAN, CHURCHILL WOODS CONDOMINIUMS, BRUNSWICK, MAINE", PREPARED FOR CHURCHILL, LLC, DATED MAY 24, 2016, BY SITELINES, PA, RECORDED AT SAID REGISTRY IN PLAN BOOK 216, PAGE 177.

GENERAL NOTES

1. THE SITE, MAP U-28, LOT 196, IS OWNED BY CHURCHILL LLC, 104 PLEASANT STREET AS RECORDED IN CUMBERLAND COUNTY REGISTRY OF DEEDS BOOK 24799 PAGE 19.
2. AREA OF EXISTING LOT = 4.87 ACRES (212,032 S.F.)
3. ZONING REQUIREMENTS: ZONE: GR4 ZONE GR4 ZONE CRITERIA REQUIRED REQUIRED

• MIN. LOT WIDTH	75 FT.
• MIN. FRONT YARD	20 FT.
• MIN. REAR YARD	20 FT.
• MIN. SIDE YARD	15 FT.
• MAX. IMPERVIOUS AREA	35%
• MAX. BUILDING HEIGHT	35 FT.
• MAX. BUILDING FOOTPRINT	5,000 S.F. PER STRUCTURE
• MAX. DENSITY	6 UNITS PER ACRE

4. A 20' UTILITY EASEMENT WILL BE MAINTAINED FOR THE BRUNSWICK-TOPSHAM WATER DISTRICT AND SHALL BE AS DESCRIBED BY THE WATER MAINE EASEMENT GEOMETRY ON THIS SHEET.
5. A 25-FOOT BUFFER FOR VISUAL SCREENING SHALL BE MAINTAINED ON THE NORTHEAST PARCEL BOUNDARY ADJACENT TO THE RESIDENTIAL PARCEL AS SHOWN. THE BUFFER VEGETATION SHALL BE SUPPLEMENTED AND MAINTAINED TO PROVIDE SCREENING AS DESCRIBED IN THE DEED AS RECORDED IN BOOK 17421, PAGE 91 OF THE CUMBERLAND COUNTY REGISTRY OF DEEDS.
6. SITE CLEARING SHALL BE LIMITED TO PHASE 1 WHEN IT IS CONSTRUCTED. THE AREA FOR PHASE 2 SHALL BE LEFT IN A NATURAL STATE UNTIL BUILDING PERMITS HAVE BEEN ISSUED FOR THE UNITS IN THAT PHASE. PRIOR TO CLEARING FOR THE CURRENT PHASE, THE CLEARING LIMITS SHALL BE FLAGGED.
7. A PUBLIC EASEMENT FOR PEDESTRIAN AND BICYCLE USE ONLY WILL EXTEND OVER THE PRIVATE SIDEWALK AND ROADWAY BETWEEN MCKEEN STREET AND COUNTRY LANE.
8. PRIOR TO CONSTRUCTION THE TOWN ENGINEER/DIRECTOR OF PUBLIC WORKS SHALL APPROVE THE CONSTRUCTION DRAWINGS.
9. THE CONTRACTOR SHALL CONFIRM HORIZONTAL AND VERTICAL CONTROL BEFORE BEGINNING WORK.
10. ALL DISTURBED SURFACES NOT COVERED WITH OTHER MATERIALS SHALL RECEIVE 4" TOPSOIL, LOAM, & SEED.
11. CLEARING DEBRIS AND GRUBBINGS SHALL BE REMOVED, OR GROUND UP AND USED IN EROSION CONTROL. WHAT CANNOT BE RE-USED WILL BE SUBJECT TO BURNING, WITH COORDINATION FROM BRUNSWICK FIRE DEPARTMENT
12. THE LIMITS OF CLEARING SHALL BE LOCATED AND MARKED PRIOR TO CUTTING OF TREES.
13. TREES, SHRUBS, AND GROUNDCOVER IN AREAS NOT TO BE DISTURBED SHALL BE PROTECTED.
14. REMOVE DEAD WOOD, PRUNE AND CLEAN UP TRIMMED VEGETATION TO THE CLEARING LIMIT IN WOODED AREAS.
15. INSTALL TEMPORARY EROSION CONTROL BEFORE BEGINNING EARTHWORK. REMOVE WHEN UPSLOPE AREAS ARE STABILIZED
16. SEE PLUMBING AND ELECTRICAL PLANS FOR LOCATION AND INVERTS OF SLEEVES IN FOUNDATIONS.
17. ELECTRIC SERVICE SHALL BE INSTALLED IN CONDUIT UNDER PAVEMENT/CONC.
18. CONTRACTOR SHALL SUBMIT SHOP DRAWINGS OF ALL SEWER, WATER, ELECTRICAL, AND SANITARY CONDUIT, MANHOLES, TRANSFORMERS, AND FITTINGS FOR APPROVAL.
19. ALL UNDERGROUND UTILITIES LOCATED ON THIS PLAN ARE APPROXIMATE. CONTRACTOR SHALL VERIFY LOCATION OF EXISTING UTILITIES PRIOR TO CONSTRUCTION.
20. ALL SIGNAGE AND PAVEMENT MARKINGS TO BE IN ACCORDANCE WITH THE MUTCD STANDARDS.
21. ALL ACCESS ROUTES TO BE CONSTRUCTED IN ACCORDANCE WITH ADA REQUIREMENTS.
22. ALL WATER SERVICE WORK TO BE COORDINATED WITH LOCAL WATER DISTRICT STANDARDS.
23. DUCTILE IRON PIPE SHALL MEET THE REQUIREMENTS OF AWWA C150 AND C151, CLASS 52, AND HAVE PUSH ON OR FLANGED JOINTS AS REQUIRED. FITTINGS SHALL HAVE MECHANICAL JOINTS WITH RETAINER GLANDS.
24. SANITARY SEWER PIPE AND FITTINGS TO BE SDR-35 PVC.
25. INSTALL 2" RIGID STYROFOAM INSULATION OVER SANITARY SEWER IN AREAS WHERE THERE IS LESS THAN 4' OF COVER.
26. CONNECTIONS AT MANHOLES/CATCH BASINS SHALL HAVE A FLEXIBLE BOOT CAST ONTO THE BARREL AND SECURED WITH STAINLESS STEEL BANDS.
27. SEE SHEET C105 FOR GRADING, DRAINAGE, STORM DRAIN DATA & EROSION CONTROL MEASURES.
28. SEE SHEET L1 FOR LANDSCAPING DETAILS.
29. BUILDING FOOTPRINT SHOWN IS NOT FOR FOUNDATION LAYOUT. REFER TO STRUCTURAL/ARCHITECTURAL DRAWINGS.
30. THE PROPOSED SUBDIVISION ROAD HAS BEEN DESIGNED TO PRIVATE ROAD STANDARDS AND SHALL NOT BE OFFERED FOR ACCEPTANCE AS A PUBLIC WAY.
31. (2) TWO BIKE RACKS, THAT CAN ACCOMMODATE (4) FOUR BIKES, SHALL BE PLACED AT EACH OF THE (3) THREE PARKING LOTS ON SITE.

CIVILX
BUXTON, MAINE - (207) 205.0208

SEAL:

05/07/24

PREPARED FOR:
WILBUR'S WOODS, LLC
30 EXCHANGE STREET, SUITE#3
PORTLAND, MAINE 04101

PROJECT:
WILBUR'S WOODS

TITLE:
SITE PLAN

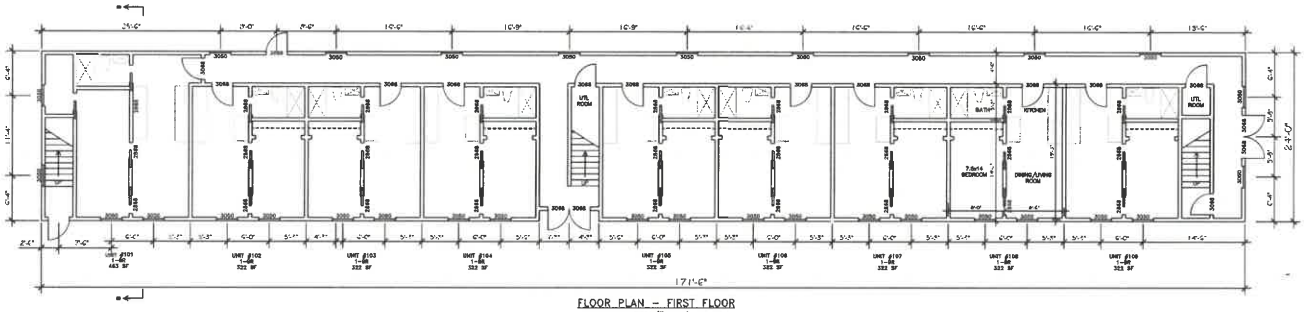
REVISION:

NO.	DATE	APPR.	DESCRIPTION
6	03-01-24	TAL	REVISED PER DEP REVIEW COMMENTS
7	03-08-24	TAL	REVISED PER DEP REVIEW COMMENTS
8	04-15-24	TAL	REVISED PER DEP REVIEW COMMENTS
9	05-07-24	TAL	REVISED PER DEP REVIEW COMMENTS
10	07-23-24	TAL	ISSUED FOR CONSTRUCTION

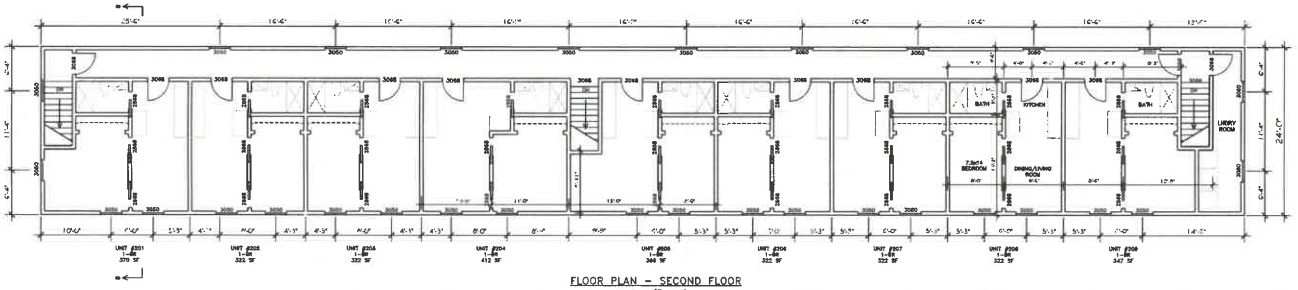
DRAWN: TAL
SCALE: NOTED
DATE: 11/04/2023

SHEET:
C104

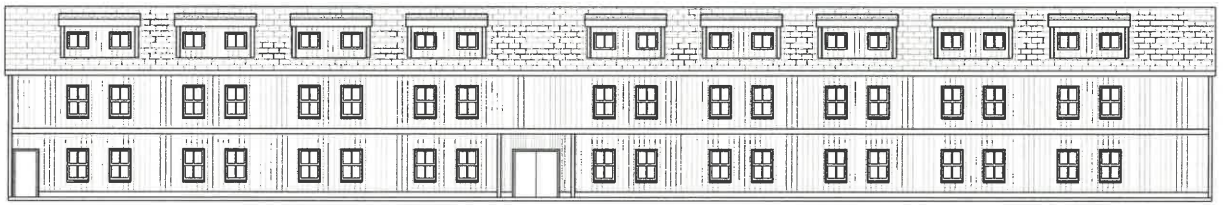
5 of 14



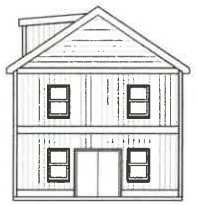
FLOOR PLAN – FIRST FLOOR
SCALE: 1/8" = 1'



FLOOR PLAN – SECOND FLOOR
SCALE: 1/8" = 1'



ELEVATION – FRONT
SCALE: 1/8" = 1'



ELEVATION – MCKEEN STREET
SCALE: 1/8" = 1'

FOR REVIEW
NOT FOR CONSTRUCTION

STATE OF MAINE — TIMOTHY A. LABRECQUE — 2024 — REGISTERED PROFESSIONAL ENGINEER
9/09/25

PREPARED FOR:
GREENMARS REAL ESTATE
30 EXCHANGE STREET, SUITE#3
PORTLAND, MAINE 04101

PROJECT:
WILBUR'S WOODS
18-UNIT RENTAL

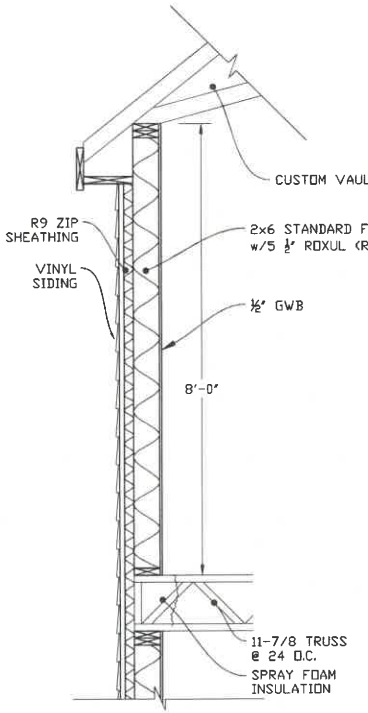
TITLE:
FLOOR & ELEVATION PLAN

REVISION:

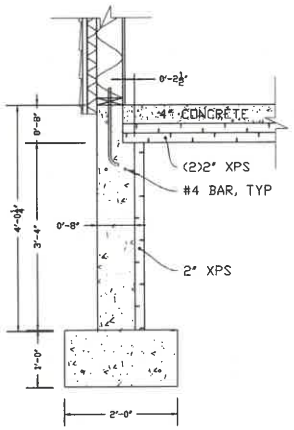
NO.	DATE	APPR.	DESCRIPTION
1	11-07-25	TAL	ADD DOORS TO EGRESS STAIRS
2	11-26-25	TAL	UPDATE EGRESS DOORS, DRAFT STOPS
3	12-09-25	TAL	REVISED FOUNDATION WALL DETAIL

DRAWN: TAL
SCALE: NOTED
DATE: 8/22/2025

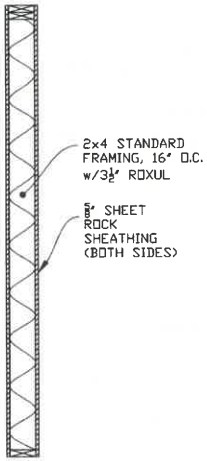
SHEET:
A1.1



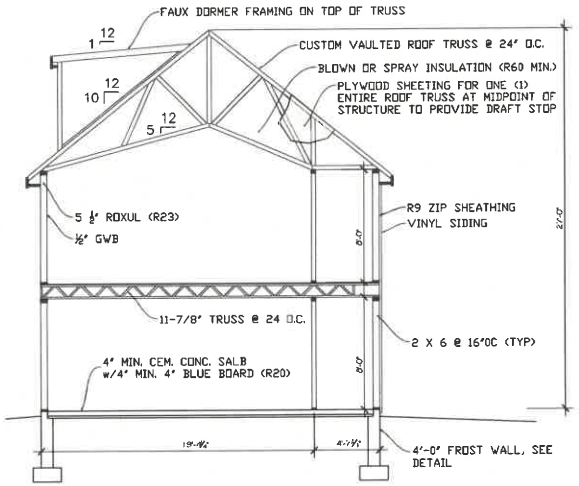
TYPICAL WALL DETAIL
SCALE: 1"=1'



FROST WALL DETAIL
SCALE: 1"=1'



FIRE SEPARATION WALL DETAIL
SCALE: 1"=1'



TYPICAL CROSS SECTION B-B
SCALE: ¼" = 1'

FOR REVIEW
NOT FOR CONSTRUCTION

12/09/25

PREPARED FOR:
GREENMARS REAL ESTATE
30 EXCHANGE STREET, SUITE#3
PORTLAND, MAINE 04101

PROJECT:
WILBUR'S WOODS
18-UNIT RENTAL

TITLE:
CROSS SECTION & DETAILS

REVISION:

NO.	DATE	APPR.	DESCRIPTION
1	11-17-25	TAL	ADD DOORS TO EGRESS STAIRS
2	12-05-25	TAL	UPDATED EGRESS DOORS, DRAFT STOPS
3	12-08-25	TAL	REVISED FOUNDATION WALL DETAIL

DRAWN: TAL
SCALE: NOTED
DATE: 8/22/2025

SHEET: A2.1

UNANIMOUS WRITTEN CONSENT OF THE BOARD OF DIRECTORS
GreenMars Real Estate Services, Inc.

The undersigned, being the sole members of the Board of Directors and the only officers of GreenMars Real Estate Services, Inc. (the "Company"), hereby take the following actions by unanimous written consent as of this 19th day of December, ***2025***.

RESOLVED, that the Company is authorized to develop, finance, construct, own and operate a rental project known as **Wilbur's Woods Phase II**, located at **0 WIlbur's Way, Brunswick, Maine** (the "Project").

FURTHER RESOLVED, that the Company is authorized to prepare, submit and execute applications, certifications, exhibits and other documents required by lenders, investors, grant programs and government agencies, including the Town of Brunswick Affordable Housing Support Fund (AHSF), and to provide supporting information as requested.

FURTHER RESOLVED, that the Company may accept grants, loans and other financing for the Project and may execute and deliver loan documents, promissory notes, security instruments, regulatory agreements, declarations of covenants (including a thirty-year covenant if required), and related instruments as necessary to obtain, secure or administer such financing.

FURTHER RESOLVED, that **Chris Marshall** and **Nate Green**, each acting alone, are authorized to negotiate, finalize, execute and deliver on behalf of the Company any and all documents, and to retain and engage attorneys, accountants, consultants, lenders, contractors, property managers and other professionals, as either of them deems necessary or appropriate to implement these resolutions.

FURTHER RESOLVED, that all prior actions taken by the officers, directors or agents of the Company in connection with the Project or the pursuit of funding are ratified and confirmed.

The undersigned state that the Company has no corporate secretary and that they are the sole directors and officers entitled to act for the Company. This consent may be executed in counterparts and by electronic signature, each of which will be deemed an original.

IN WITNESS WHEREOF, the undersigned have executed this Unanimous Written Consent as of the date first written above.

Chris Marshall
Principal
Date: _____

Nate Green
Principal
Date: _____

(Optionally notarize if required by a funding source)

MAINE REAL ESTATE TAX-Paid

WARRANTY DEED
(Statutory Short Form)
DLN: 10023402587 97

KNOW ALL PERSON BY THESE PRESENTS, that, **CHURCHILL, LLC**, a Maine limited liability company, and the Eileen P. Cole Family Trust both with a mailing address of 7 Lantern Lane, Windham, Maine 04062, for consideration paid, GRANTS with WARRANTY COVENANTS to **WILBUR'S WOODS, LLC**, a Maine limited liability company, with a mailing address of 30 Exchange Street, Portland, Maine 04101, *with Warranty Covenants*, a certain lot or parcel of land, with any buildings and improvements thereon, situated in the Town of Brunswick, Cumberland County, State of Maine, described in Exhibit A attached hereto and made a part hereof.

Together with all rights, easements, privileges and appurtenances belonging to the granted estate.

These are a portion of the premises conveyed by Warranty Deed of Robert J. Cole dated January 24, 2007, and recorded in Cumberland County Registry of Deeds in Book 24799, Page 19 and modified by an Agreement dated February 22, 2007, and recorded in the Cumberland County Registry of Deeds in Book 24889, Page 137.

IN WITNESS WHEREOF, CHURCHILL, LLC has caused this instrument to be executed by its duly authorized agent this 11th day of December, 2023.

CHURCHILL, LLC
By: Eileen P. Cole Family Trust
Its: Sole Member

Witness

By: _____
Christine M. Cole
Its: Trustee of the Eileen P. Cole Family Trust and Agent Duly authorized of Churchill, LLC

STATE OF MAINE
COUNTY OF CUMBERLAND, ss. December 11, 2023

Then personally appeared before me the above-named Christine M. Cole, duly authorized agent of Churchill, LLC, and acknowledged the foregoing instrument to be her free act and deed in said capacity and the free act and deed of Churchill, LLC.

_____
~~Notary Public~~/Attorney-at-Law
Printed Name: Robert M. Wood
My Commission Expires: N/A

EXHIBIT A
LEGAL DESCRIPTION

A certain lot or parcel of land, situated on the northerly side of McKeen Street in the Town of Brunswick, County of Cumberland, State of Maine, being more particularly bounded and described as follows:

Beginning at a granite monument located on the northerly sideline of said McKeen Street, at the southwesterly corner of land now or formerly of Christian & Katya Rogers, as described in a deed recorded at the Cumberland County Registry of Deeds (the "Registry") in Book 36324, Page 321;

Thence N 08° 52' 36" W along the westerly line of said land of Rogers and land now or formerly of the Church of the Nazarene of Brunswick, as described in a deed recorded at the Registry in Book 35543, Page 170, a distance of 300.00 feet to a granite monument located at a corner;

Thence N 40° 39' 31" w along the southwesterly line of land now or formerly of the McKeen Woods Homeowners Association, as described in a deed recorded at said Registry in Book 11389, Page 177 and Book 13537, Page 271, a distance of 401.66 feet to a survey pin set on the easterly line of land now or formerly of Sandra Dempsey, as described in a deed recorded at said Registry in Book 35512, Page 278;

Thence S 09° 04' 36" E along the easterly line of said land of Dempsey, a distance of 106.11 feet to a survey pin set;

Thence S 80° 54' 48" W along the southerly line of said land of Dempsey and the land now or formerly of Katherine Dowling & Craig Williamson, as described in a deed recorded at said Registry in Book 35491, Page 186, a distance of 211.60 feet to a survey pin set on the easterly line of land now or formerly of William & Barbara Taylor, as described in a deed recorded at said Registry in Book 39476, Page 315;

Thence S 09° 04' 36" E along the easterly line of said land of Taylor, a distance of 27.29 feet to a survey pin set;

Thence S 80° 55' 24" W along the southerly line of said land of Taylor, a distance of 117.40 feet to a survey pin set on the easterly line of land now or formerly of the Roman Catholic Bishop of Portland, as described in a deed recorded at said Registry in Book 2321, Page 305;

Thence S 08° 52' 36" E along the easterly line of said land of Roman Catholic Bishop of Portland, a distance of 356.85 feet to a survey pin found at the northwesterly corner of land now or formerly of the Lori & Nicholas Bessett, as described in a deed recorded said Registry in Book 34723, Page 113;

Thence N 81° 07' 24" E along the northerly lines of said land of Bessett, land now or formerly of Lillian Shields & Eric Clifford as described in a deed recorded at said Registry in Book

DOC :44594 BK:40518 PG:109
RECEIVED - RECORDED, CUMBERLAND COUNTY REGISTER OF DEEDS
12/11/2023, 11:35:51A
Register of Deeds Jessica M. Spaulding E-RECORDED

37593, Page 49, land now or formerly of Scott & Debra Ambs as described in a deed recorded at said Registry in Book 24515, Page 151, and land now or formerly of Yeshi Sherab & Dolma Yangzom as described in a deed recorded at said Registry in Book 34052, Page 15, a distance of 400.00 feet to a survey pin found;

Thence S 08° 52' 36" E along the easterly line of said land of Sherab & Yangzom, a distance of 150.00 feet to a survey pin found on the northerly sideline of said McKeen Street;

Thence N 81° 07' 24" E along the northerly sideline of said McKeen Street, a distance of 140.08 feet to the Point of Beginning.

Containing 4.87 Acres (212,032 Square Feet), more or less.

All bearings refer to Grid North, Maine State Plane Coordinate System, West Zone.

All survey pins to be set are 5/8" rebar with identification cap reading "Clark – PLS #2245".

Together with all rights, easements, privileges and appurtenances belonging to the foregoing described property.

UNOFFICIAL COPY

Town of Brunswick

85 Union Street, Brunswick, ME 04011
Phone: 207-725-6100
E-Mail: planner@brunswickme.org

Owner: WILBURS WOODS LLC
Applicant: Jaipal Patel
Parcel No.: U28196000000

Issued: November 25, 2025
Expires: May 24, 2026

BUILDING PERMIT

Permit #: 25-1451

Permit Type : Building - Residential, New Construction / Alterations

Address: WILBURS WAY

Description of Work: 18 Unit Apartment Building at Wilburs Woods Site, On Slab No Basement, Truss roof system. All ONE bedroom apartments.

This certifies that the Owner WILBURS WOODS LLC or Contractor Jaipal Patel has permission to build/renovate at WILBURS WAY, provided that the person or persons, firm or corporation accepting this permit shall comply with all of the provisions of the Statutes of Maine and the Ordinance of the Town of Brunswick regulating the construction, maintenance, and use of buildings and structures, and of the Application on file in this department.

Michael Pindell
Code Enforcement Officer

Company Profile

i. Legal Name

GreenMars Real Estate Services, LLC

ii. Contact Information

Primary Contact:

Nate Green

Mailing Address:

30 Exchange Street, Suite 3

Portland, ME 04101

Phone:

(207) 317-0033

Email:

nate@greenmars.com

iii. Current Legal Status

GreenMars Real Estate Services, LLC is a limited liability company in good standing, duly organized and authorized to conduct business under applicable state law.

iv. Company History, Staffing, and Core Activities

GreenMars Real Estate Services, LLC is a real estate development and advisory firm focused on the planning, acquisition, entitlement, and execution of complex real estate development projects. The company specializes in navigating municipal approval processes, coordinating multidisciplinary consultant teams, and managing projects from early due diligence through construction and delivery.

GreenMars operates with a lean, experienced development team and supplements internal staff with specialized consultants, engineers, architects, and construction professionals as

appropriate for each project. This flexible structure allows the firm to scale efficiently while maintaining direct oversight of all critical project components.

Primary activities include:

- Real estate development and redevelopment
- Site acquisition and environmental and financial due diligence
- Entitlement and municipal coordination
- Construction management oversight
- Public-private coordination and regulatory compliance

GreenMars' geographic area of operations includes Maine and the broader New England region.

The firm has experience working on urban, infill, and logistically constrained sites, often involving heightened regulatory review, environmental considerations, and neighborhood coordination.

The clientele served includes:

- Municipal and quasi-public entities
- Private investors and development partners
- Community stakeholders and residents associated with development projects

v. Project Team Qualifications and Experience

GreenMars Real Estate Services, LLC serves as the developer and project lead, responsible for overall project vision, financial oversight, municipal coordination, entitlement management, and execution.

The proposed project team includes experienced professionals across the following disciplines:

- **Development & Project Management:**

  GreenMars Real Estate Services, LLC

- **Engineering (In-House):**

Travis Letelier, PE

Travis Letelier is a licensed Professional Engineer and serves as GreenMars' in-house engineer, providing technical oversight, coordination with external consultants, and review of civil, infrastructure, and constructability considerations throughout the development process.

GreenMars has experience assembling and managing multidisciplinary consultant teams and coordinating closely with municipal staff to ensure compliance with applicable codes, permits, and approval conditions.

vi. Real Estate Assets in Default or Financial Distress

GreenMars Real Estate Services, LLC has no real estate assets that are in default, in foreclosure, or otherwise at risk of substantive financial problems.

ADU Boost Pilot Program

Information Sheet

For primary residence property owners

"YOUR SPACE. YOUR FUTURE. YOUR UNIT."

A grant pilot program designed to help homeowners—whether they have a mortgage or own their home outright—build an Accessory Dwelling Unit (ADU) without refinancing.

BENEFITS OF THE PROGRAM

Financial Empowerment

- Ability to increase the value of your home and property, based on market trends and property appreciation
- Generate supplemental income for your household through the long-term rental of your new unit
- Contribute to the well-being of your community by expanding housing opportunities**.**

Flexibility and Support

- **Trusted banking partners,** with access to home equity loans and fixed-rate construction mortgage financing from Bangor Savings Bank
- **An incentive grant** equivalent to 10% of the qualified costs, up to $10,000
- **Guidance from start to finish with Bangor Savings Bank construction loan,** OnTarget Systems acts as the main link between you, your General Contractor, and Bangor Savings Bank during the ADU construction when financing with a Construction loan vs. a Home Equity. They will manage disbursement requests, review plans, collect documents, and track project progress with your contractor.

PROGRAM ELIGIBILITY

Am I eligible?

You may be eligible if you:

- Are homeowner in Bath, Brunswick, or Rockland
- Financing available with either a home equity loan or a construction loan for qualified borrowers
- Financing of at least $50,000 in project costs
- Agree to offer the additional unit for rent (*units financed under this program cannot be sold as condos or used as short-term rentals while financing is in place)*

What qualifies as an eligible ADU?

To be eligible for this pilot, the constructed unit must adhere to all of the following:

- New unit square footage must be less than the primary home
- Separate features for the kitchen, sleeping, bathing area, and bathroom facilities
- The new unit must have its own entry and exit and cannot ONLY be accessed through the primary dwelling
- The kitchen must have a countertop, cabinets, running water, and a stove or stove hookup

What are the financing eligibility criteria?

Meet Bangor Savings Bank's financing criteria:

- Min. FICO score -- 680
- Max debt to income -- 45%

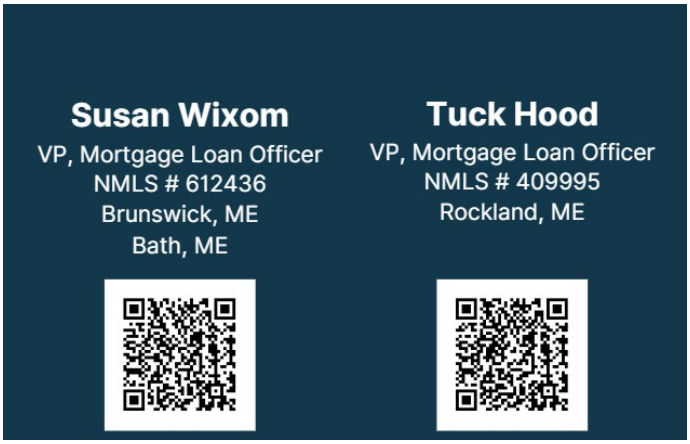
  Max financing -- 85% of constructed value
- New financing for 1 ADU unit only. Please note that the total number of units on the property, inclusive of the new ADU, must not exceed four.

LEARN MORE

Ready to build your new unit? With ADU Boost, you can expand your home and your future--without giving up your current mortgage. Apply today and get up to $10,000 towards qualified costs at closing when financing with a construction loan or disbursed upon issuance of the certificate of occupancy when financing with a home equity loan.

Who should I contact?

To learn more about the ADU Boost pilot project and see if you are eligible, contact Mortgage Loan Officers at Bangor Savings Bank:



Incentive grant funds are limited and will be reserved on a first-come, first-served in each community to those with a signed Loan Commitment letter from Bangor Savings Bank. Funds will be credited at the loan closing.

Brunswick maine

ROCKLAND Maine

Bangor Savings Bank

Member FDIC | Equal Housing Lender
NMLS# 449200

**Subject to credit approval; Income guidelines/FICO credit scores may apply; Program guidelines are subject to change without notice. Accessory Dwelling Unit (ADU) must be less square footage than the primary home. New financing for 1 ADU unit only. Please note the total number of units on the property, inclusive of the new ADU, must not exceed four.*

The Cities of Bath and Rockland and the town of Brunswick do not benefit financially from the promotion of this program; nor will they be involved in any private transactions between individual property owners and the bank. Property owners should independently evaluate whether this program meets their needs and consult with Bangor Savings Bank on whether they qualify for the benefits offered.

This pilot program is offered by the Midcoast Council of Governments (MCOG) and Bangor Savings Bank, an Equal Housing Lender, in collaboration with the pilot communities of Bath, Brunswick, and Rockland. Incentive grant funding is provided by The State of Maine's Housing Opportunity Grant Program.

12/25

ADU Boost Pilot Program

"YOUR SPACE. YOUR FUTURE. YOUR UNIT."

A grant pilot program designed to help homeowners—whether they have a mortgage or own their home outright—build an Accessory Dwelling Unit (ADU) without refinancing.

BENEFITS OF THE PROGRAM

Financial Empowerment

- Keep your existing low-rate mortgage
- Grant funds of 10% of qualified costs up to $10,000
- Build equity and long-term value, based on market trends and property appreciation

Flexibility & Opportunity

- Earn long term rental income from your ADU
- Customize your property without major financial disruption

Simplicity & Support

- Streamlined second mortgage process
- Guidance from start to finish with a construction loan
- Designed for everyday homeowners

Eligbility*

- Home equity and construction loans from Bangor Savings Bank are eligible
- Unit must be built on a property located in Bath, Brunswick, or Rockland
- ADU eligibility subject to property and structural requirements

Ready to build your ADU? With ADU Boost, you can expand your home and your future. Whether you have a mortgage or own your home outright, you can build your ADU without sacrificing the financial setup you've worked hard to secure.

ADU Boost Pilot Program

RENTAL MARKET SNAPSHOT
BRUNSWICK, ME

CURRENT RENTALS

The average rent in Brunswick is **$2,202** and the rental vacancy rate is **2.49%***

- **$1,800** is the average rent for a one-bedroom unit
- **$2,050** is the average rent for a two-bedroom unit

**Data Source: Zillow & 2023 CSA Data, rental price does not include utilities*

FINANCING A NEW RENTAL UNIT

$120,000 loan at 7% interest rate over a 30-year mortgage will have a base monthly payment of approximately **$750.**

RESOURCES FOR MANAGING A RENTAL UNIT

Landlord Education and Resources

Landlord Education — Maine hoMEworks

Landlord Resources - MaineHousing

Landlord Education - Readynest

Contact Us to Learn More and See If You Qualify!!

Member FDIC | Equal Housing Lender
NMLS# 449200

**Subject to credit approval; Income guidelines/FICO credit scores may apply; Program guidelines are subject to change without notice.*
Accessory Dwelling Unit (ADU) must be less square footage than the primary home. New financing for 1 ADU unit only. Please note the total number of units on the property, inclusive of the new ADU, must not exceed four.

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Susan Wixom
VP, Mortgage Loan Officer
NMLS # 612436
Brunswick, ME
Bath, ME

Tuck Hood
VP, Mortgage Loan Officer
NMLS # 409995
Rockland, ME