

Minutes

Board Meeting

Town of Wenham Affordable Housing Trust

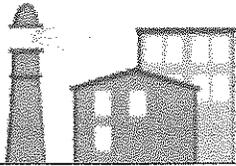
March 19, 2014, Town Hall

Board Attendees: J. Ward, J. Anderson (Chair) J. White, L. Swartz, M. Martins.

Special Guest: A. DeFranza, Executive Director, Harborlight Community Properties

- 1) Meeting was called to order at 7:32
- 2) Minutes from the 2/5/14 meeting of the Trust were presented and approved.
- 3) Friend Court Rental Conversion Process was discussed. There is no additional info. on United Way Grant. LLC Agreement for the property has been finalized. Insurance placement for the condo. unit was approved and insurance is being finalized.
- 4) At 7:40, the Board entered into discussion of the Burnett Property (62 Maple St) which has been identified as a possible affordable housing site, with Harborlight as developer. Andrew DeFranza gave a presentation to Trust members, and the audience of citizens at the meeting, many of whom had already attended previous "abutters" presentations by Harborlight. Numerous questions were asked by Trust Members and audience attendees regarding the scope of the project, the necessary permitting for the project, the reasons for the need for the project, the possibility of obtaining alternative sites, and the length of the affordability restrictions for the project. Questions were answered by both Trust Board Members and Harborlight as prospective developer.
- 5) At 9:10, discussion of the project was suspended and Chairman Anderson asked the Trust members to consider approval of a grant of \$850,000 of Trust funds, to Harborlight Community Properties, for the purpose of acquiring and constructing a 60 unit affordable Senior Housing project at 62 Maple St. Details of the Grant request are outlined in a letter of 3/18/14 to Chairman Anderson from A. DeFranza at Harborlight. Copies of the letter were circulated at the meeting for review.
- 6) Prior to consideration of the Grant, L. Swartz made a motion for the Grant to be subject to the requirement that any property deed granted to Harborlight, for the purchase of the 62 Maple St. site, mandate that all housing created on the site should be designated as "affordable in perpetuity." The motion was defeated on a 4-1 vote, with L. Swartz being the sole member supporting the motion. Consensus from the Trust Members voting against the motion was that a minimum of 30 years of "affordability" restriction was sufficient, since the property would be owned by a non-profit- which , by charter, is pledged only to the mission of affordable housing, and that the useful life of the proposed project was 30 years.

- 7) At 9:20 a motion to approve the \$850,000 Harborlight grant request, as outlined in the March 18th letter, was made by Chairman Anderson with the condition that the project obtain a comprehensive permit from the Wenham Zoning Board of Appeals. The motion was seconded by Jared Ward and was approved by a 5-0 unanimous vote. The meeting was then adjourned.



Harborlight Community Partners
Providing Homes & Community Support

March 18, 2014

Mr. Joshua Anderson, Chairman
C/O Wenham Affordable Housing Trust
138 Main Street
Wenham MA 01984

RE: Funding Request for Senior Affordable Housing Project

Mr. Anderson,

We applaud the Town of Wenham for setting up the Wenham Affordable Housing Trust to support the creation of affordable housing in Wenham. We would like to partner with Town of Wenham to achieve those affordable housing goals. Harborlight Community Partners (HCP) is a long standing, community based, affordable housing developer and property manager. HCP is a non profit whose mission is to create and operate quality affordable housing for fixed income seniors, working families, and people with disabilities. To that end we have been looking for some for property in Wenham to develop a senior only affordable housing building. We are in the process of negotiating the purchase of a portion of the property at 62 Maple Street. The portion of land for this project would be less than 4 acres as currently configured. We expect this project to be built in two phases and in total to involve an investment of over \$21,000,000.

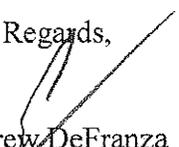
We believe that this project can do a great social good to create homes for fixed income elders, while achieving the Town's affordable housing goals and putting the town well over 10% on its affordable housing inventory for many years to come.

We are requesting that the Wenham Affordable Housing Trust award a grant to Harborlight Community Partners to support this project. The grant would be contingent upon achieving a successful comprehensive permit. We are requesting a grant of \$850,000 to create leverage for other regional, federal, and state sources needed to accomplish this project.

I am attaching here a description of the various project elements. Third party reports, architectural plans, and other requested data will be made available to the Trust as they are developed in the permit process.

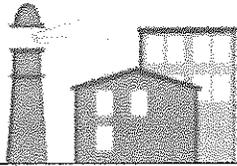
On behalf of our Board of Directors, our current residents, and the potential future residents of this 62 Maple Street building, I thank you and your colleagues for your time and consideration.

Best Regards,


Andrew DeFranza
Executive Director

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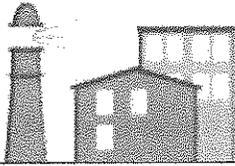


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Wenham Affordable Senior Project Details

- **Who will live there?**
 - This building will be for seniors over the age of 62.
 - HCP operates very similar buildings in the area and based on that data we expect that this building will mainly be home to elderly widows earning less than \$20,000 per year.
 - The income limits will be driven by the capital sources but we are pursuing 16 units at 30% of area median income, which is \$19,500 for a single person household, and 34 units at 60% of area median income, which is \$39,500 for a single person household.
- **What is the size?**
 - Phases: We expect this to be one building constructed in two phases. The first phase will be roughly 32 units with common area. The second phase would be 28 units and would be attached to the first phase.
 - Units Total: 60 units.
 - Footprint Square Footage: 17,269
 - Height: 35 feet or less per the zoning laws.
 - Parking: We are projecting 90 parking spaces or 1.5 per unit. We will request from the ZBA allowance for only 75 spaces to reduce the asphalt surface area.
- **How far is this building from the road and any neighbors?**
 - The closest end of the building is over 400 feet from the road.
 - The closest end of the building to the closest abutter is over 250 feet.
 - The closest end of the building is 45 feet from the lot line.
- **What type of façade will the building use?**
 - Please see the attached early concept.
 - We are planning to use a clapboard exterior design with shutters, a gambrel roofline to absorb the third floor, and some brick accent sections to vary the appearance.
- **Will the project pay taxes/what is the impact on municipal services?**
 - Yes. We pay taxes on all our projects. Please see <http://www.harborlightcp.org/about-us/local-real-estate-tax-policy/>
 - The building will pay taxes and be valued per its use as elderly affordable housing. At the current size we are projecting that annual payment to be \$50,000-\$75,000.
 - These are one bedroom, senior apartments so we do not expect any children in the school system.
 - Our services partners and our direct staff will provide many services (home care, meals, personal care, transportation, medical care) on site or at offsite locations. This is our model at Turtle Creek, Turtle Woods and Harborlight House. We expect to replicate that.
 - The main impact on municipal services would be for any 911 calls.
 - The current parcel is in chapter 61/61a land and generates very little tax revenue.
 - We expect that this project will be a net gain to the town in terms of annual revenue even with the offset of 911 call expenses.
 - There will be real estate taxes, excise taxes, and permit fees during construction.

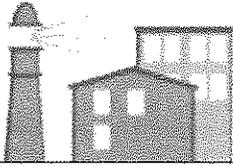
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- **How much will it cost?**
 - This will be impacted by many elements including timing and the cost of construction. Currently we are expecting that this project will be in the range of \$21,000,000.
- **What are the potential sources?**
 - The majority of this project is funded with equity generated by low income housing tax credits. There will also be significant funds requested from the State, funds from the North Shore HOME Consortium and funds from the Federal Home Loan Bank. The Trust portion would be in the range of 4% of the total project.
- **Will there be services for residents?**
 - Yes. We expect this to be a “supportive housing model” which would involve a full time property manager, a full time maintenance staff person and a home health aide on site. We partner with Associated Home Care to provide these services, and we plan to partner with Elder Service Plan of the North Shore and Senior Care to provide resources for these services. As in our other buildings, these services can be extensive as needed including home care, personal care, transportation, and meal support among others.
- **What is the timing?**
 - We have been involved with due diligence on the parcel for some time.
 - We submitted an application to the CPC in January of 2014. They unanimously supported placing this project on the Spring Town Meeting warrant.
 - We expect to do septic testing and planning, storm water planning, an appraisal, and a traffic study this spring.
 - We will attend Town Meeting in April of 2014 either to provide information or to request funds. At this point out of respect for the public process and in order to flesh out more details we are very likely to hold our request for fall 2014 Town Meeting.
 - We will request a project eligibility letter from the State this spring.
 - We will submit a comprehensive permit this spring.
 - We will submit applications for other funding this summer, fall and in the first quarter of 2015 as those deadlines approach.
 - If we are fortunate we would be funded by the State in the middle of 2015. This is unlikely.
 - It is more likely that we would be funded after at least a second round of State applications which would be late 2015 or early 2016.
 - Construction in the summer of 2016 is optimistic. Construction in the summer of 2017 is more likely.
- **Have you purchased the property yet and what is the price?**
 - We have not purchased the property yet. We are negotiating an option now.
 - The price is not yet determined but will be based on the appraisal that is underway. The price will be at or under the appraised value.

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- **Have there been any discussions with abutters or any public announcements?**
 - Yes.
 - We did an interview with the Patch and they ran an article in October 2013.
 - We sent a letter to the 200 foot abutters in October of 2013. The meeting was held at First Church. This letter is attached.
 - We held a meeting on October 30, 2013 for the near abutters. They had a number of very good concerns which we worked to address. Please see the attached follow up letter and details below.
 - We sent a follow up letter to abutters in March of 2014 and held a second meeting on March 16, 2014 also at First Church. This second letter attempted to respond to the list of concerns raised in the first meeting.
 - In both letters we offered to talk about the project details with anyone in person, by phone, or by email. We had phone calls from one abutter and one other non abutting Wenham resident. We had two emails from neighbors who were not direct abutters.
 - Before the second meeting a Wenham resident asked if non abutters could come to the meeting and a neighbor asked for copies of the second letter. We agreed to have anyone come to the second meeting who wished to come. We delivered 20 copies of the second letter to the neighbor the same day of the call for distribution to the neighbors.
 - We did an interview for the Hamilton/Wenham Chronicle in March 2014 and provided copies of both letters to the reporter as well as my direct phone line.
- **What, if any, are measures that you plan to take to address any abutter concerns?**
 - The original building footprint we showed in October of 2013 was 66 units with 110 parking spaces and larger apartment units. The footprint was 21,154 square feet. We are now showing 60 units, with 90 parking spaces using a footprint of 17,269 feet. This is a reduction of 18% in building square footage, 9% in unit count and 18% in parking spaces..
 - We turned the building around to shift the mass of one wing off the property line and put it on the rear property line.
 - We clarified the flood status and the status of Burley Brook to ensure that we were outside of any prohibited area.
 - We clarified with the Town that there was sufficient water source in the area to supply this building.
 - ~~We agreed to put in writing a clause that we would not complain about animals in the~~
area.
 - We confirmed for abutters that the comprehensive permit has the capacity to enforce the long term affordability and senior only use of the building.
 - We confirmed that we are willing to provide additional tree screening and fencing on the lot line. We are also willing to provide additional screening to the right of the property should that be needed and requested.

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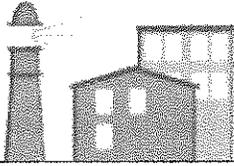
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- We are open to listening to and responding to other concerns or suggestions that the Town, abutters, or neighbors may have that can make this project work better. We want to be a partner in this process.
- **Is this in a flood zone?**
 - No. There is flood zone to the left, rear and right but this portion of the parcel is not in a flood zone.
- **How will you deal with storm water and wastewater?**
 - Storm water: Meridian Engineering is being brought in to create a plan for storm water management. At this point the topography is lower to the right and rear of the building and we expect to drain the water from the building and parking lot to one of those areas with the likelihood that we would use a retainage pond.
 - Wastewater: CG Engineering (Chuck Johnson) from Hamilton will be involved as the designer of the septic system. This system will be on site under the parking lot. It will be less than 10,000 gallons per day. It is very likely to be a waterloo bio filter which we also used at Firehouse Place in Hamilton. The system treats the wastewater with good results.
- **Can the building be smaller or shorter?**
 - We do not think so for three main reasons:
 - One, the cost to develop and acquire the site is high because of the market and the variables (wastewater, storm water, driveway). The capital is built on a per unit system. The lessor the units the higher the cost per unit on the balance of the units and the less capital it is possible to secure. The fixed costs of the site will remain and there will be less capital to handle those.
 - Second, the operating budget is critical to the success of the project long term. This is especially true in a supportive elderly building. At 60 units we are projecting a full time property manager and maintenance person. We also have a much better chance to secure many hours from a home health aide or more than one from our partners. This gives both us as the manager, the neighbors, and the Town at large the best ability to make the building run well for many years. If we cut units down we have the problem listed above at development stage but we also would need to cut the staffing model down as would our service partners. This would eliminate a supportive housing model as we would end up with more limited staff coverage.
 - Third, the site that is available cannot accommodate a movement from three floors to two floors. There is not enough square footage on the site to broaden the footprint and manage the parking and septic requirements.
- **Could this be on another site?**
 - We have been looking for sites for roughly three years. This is the fourth site we have considered. We discarded the other three sites for various due diligence reasons. It is difficult to locate a parcel in Wenham that is available, not cost prohibitive, outside a flood zone, away from a water source, outside a conservation commission restricted area, without abutters to one side or more and outside a zone two nitrogen sensitive district.

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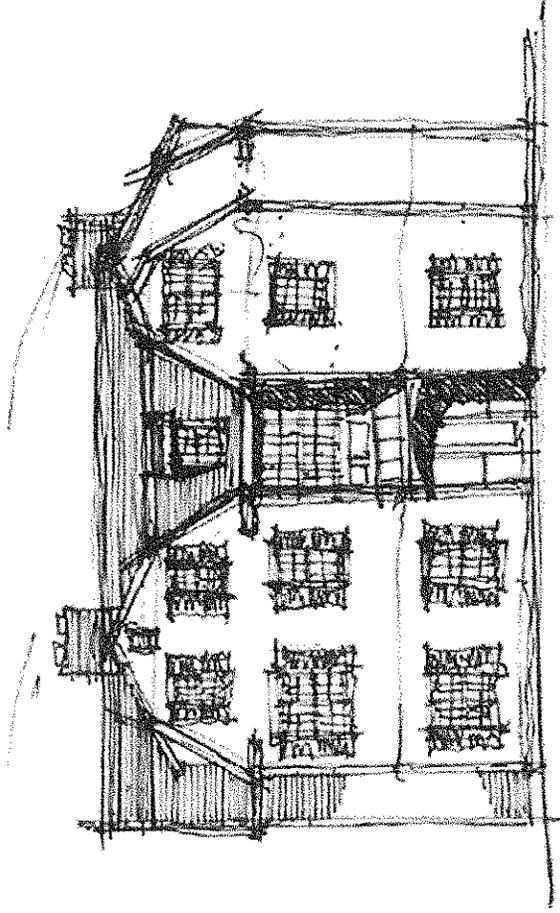
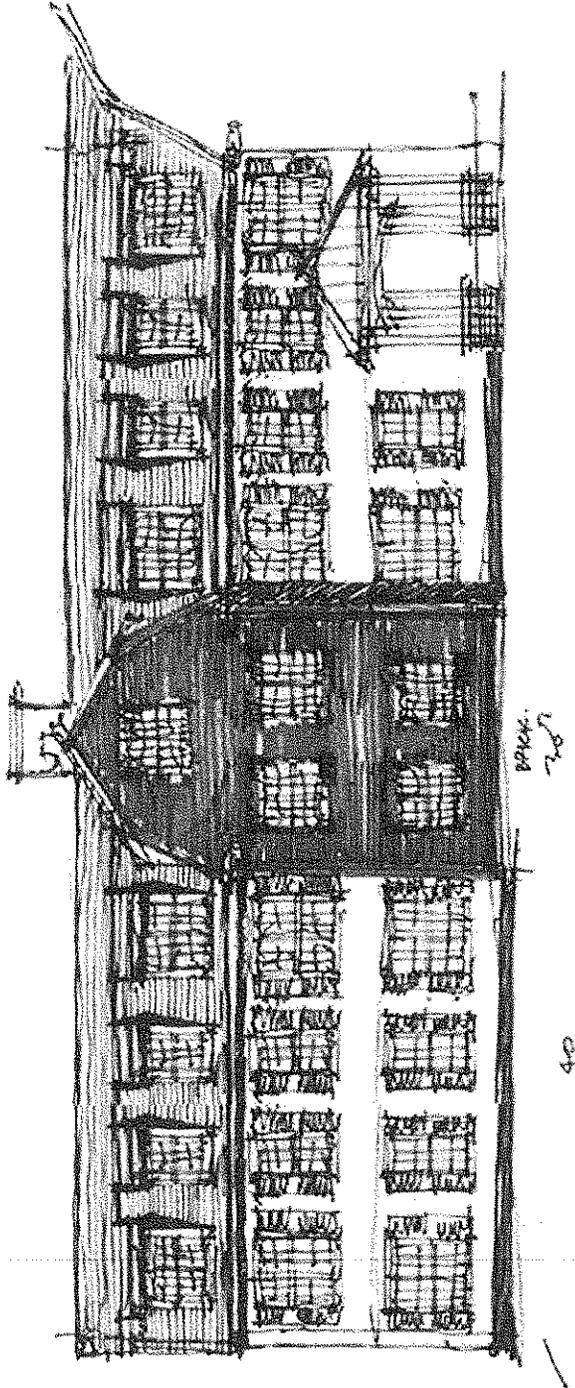


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- We would consider another site if it was readily available but we do not at this point expect to find such a parcel.
- **Will you be coming to Town Meeting to request CPA funds?**
 - Yes we will.
 - We originally had applied to the January 2014 CPC application round.
 - At this point, as a matter of respect for the Town and the neighbors, we are expecting not to ask for funds at spring 2014 Town Meeting. We will rather provide information at this meeting and allow for the comprehensive permit process to go forward.
 - If the permit is successful we will come back to Town Meeting to request funding from the CPC.

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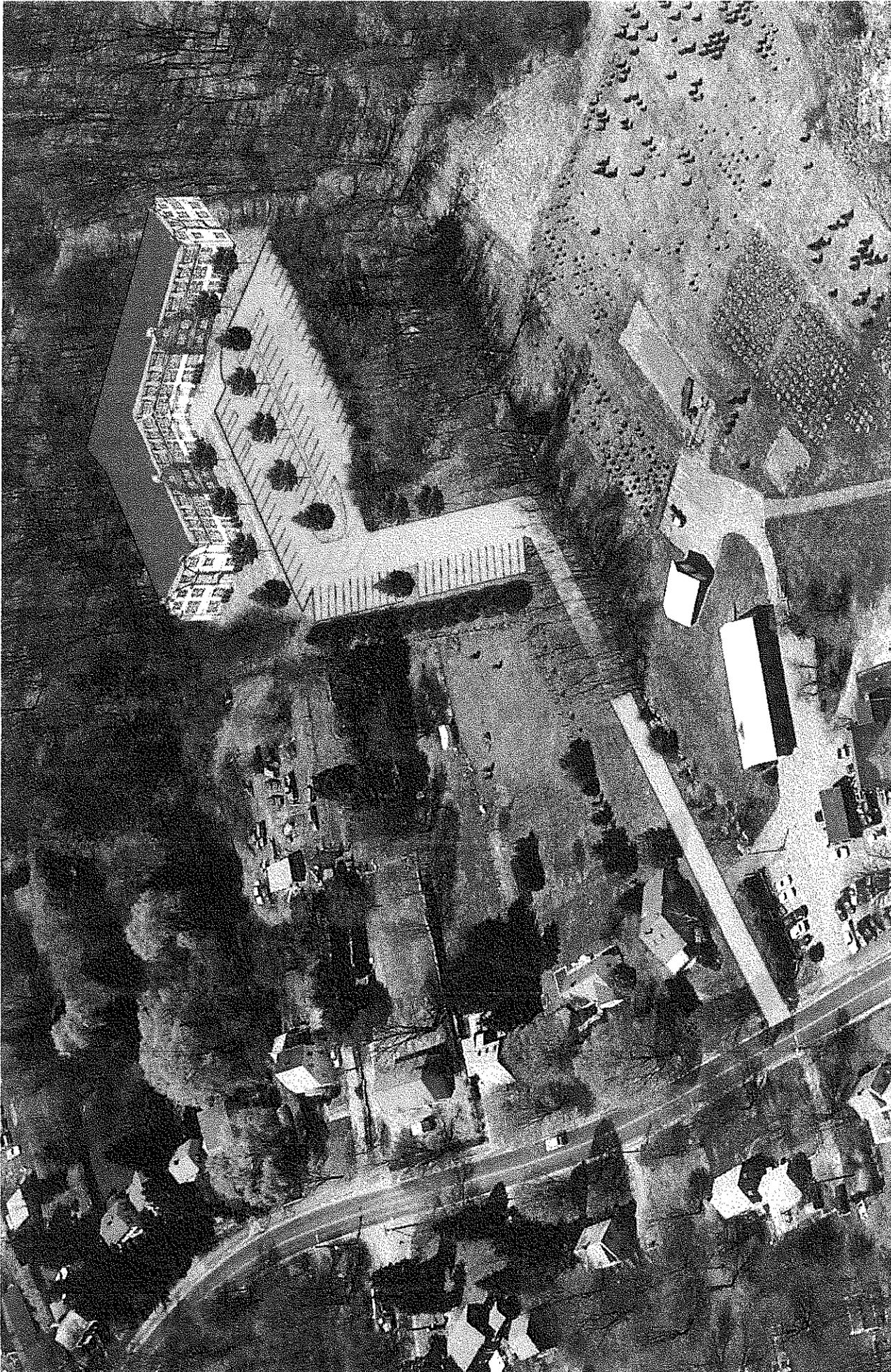
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Harborlight Community Partners
16 March 2014

Maple Woods





Siemasko + Verbridge

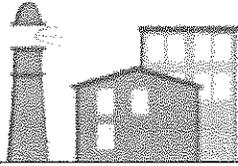


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Maple Woods

Harborlight Community Partners

16 March 2014



Harborlight Community Partners
Providing Homes & Community Support

October 14, 2013

Title Firstname Lastname

Address

Wenham MA 01984

Title Lastname,

Thank you for taking the time to read this letter. My name is Andrew DeFranza. I work with Harborlight Community Partners a local North Shore non profit organization that develops and operates housing. We have a special interest in housing for fixed income seniors. You may know some of our work or people who live in our buildings including Firehouse Place in Hamilton, Turtle Creek, Turtle Woods, and Harborlight House Assisted Living in Beverly, Whipple Riverview Place in Ipswich, or Pigeon Cove Ledges in Rockport. I am including some material about us here in case you are interested in more details.

We are working on a proposal to build a rental property for fixed income elders behind the offices of Mr. Burnett currently at 62 Maple Street. As the near neighbors we wanted to make sure that you were informed about this project by us and that you were informed early in the process. We would like to get your feedback on the concept and hear any thoughts, concerns, encouragements, or other details you would like to share so we can work them into the planning process over the coming months. Your input and knowledge of the area will help us make this a better process and a better building for elders to live in.

With that in mind First Church at 1 Arbor Street in Wenham has been kind enough to let us use a meeting room on Wednesday October 30th at 6 pm. I will be there to introduce myself and talk with whoever would like to come about the possible plan. If you can make it we would be pleased meet you. If you cannot make that meeting and would like to talk in person please let me know and I would be happy to meet you at another location you may choose or at your home if you would like. You can also send questions via email or mail if you wish. My email address is adefranza@harborlightcp.org. My mailing address is PO Box 507 Beverly MA 01915. My phone number is 978-922-1305 x 207. I hope to meet many of you on October 30th.

Thank you for your time and interest.

Sincerely,

Andrew DeFranza
Executive Director

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News | Around Town

Senior Housing Project Eyed for Wenham

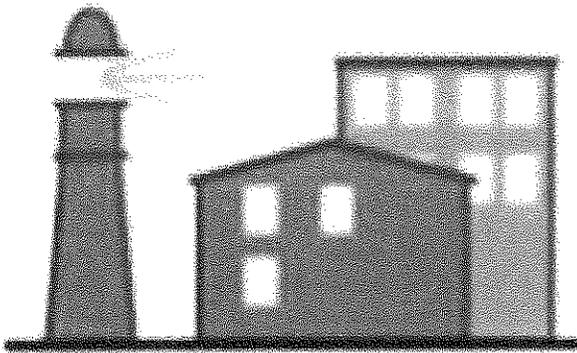
An affordable housing project for residents 62-year-old is being considered for property off Maple Street in Wenham.

Posted by Robert Gates (Editor) , October 17, 2013 at 05:26 AM



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More



Harborlight Community Partners

A... ne possibility of building an affordable housing
p... e 62 and up.

Harborlight Community Partners will be meeting with neighbors later this month to outline some of the basics of a possible project, according to Executive Director Andrew DeFranza.

"We've been looking at it for a while and doing some due diligence work," he said.

The project would include a portion of the Burnett property, in the rear, DeFranza said. There is no final agreement with Burnett's, which runs a car repair garage and Christmas tree farm.

Wenham is about 16 units short of meeting the requirement under the state's Chapter 40B to have 10 percent of its housing designed as affordable housing. The project would help Wenham meet that requirement, he said.

"We would not be interested in a project that did not get Wenham to meet that goal," DeFranza said.

The project would include "heavy-duty community involvement," DeFranza said, comparing it to the process that led to the construction of four affordable housing units and a new home

for Acord Food Pantry in Hamilton a few years ago.

DeFranza said Harborlight wanted neighbors to hear about the project directly from them, early-on in the process. No formal applications have been filed in connection to the project, DeFranza said.

The project under consideration would be similar to Turtle Woods in Beverly and Pigeon Cove Ledges in Rockport, DeFranza said. It would pay local property taxes, in line with Harborlight's real estate tax policy, DeFranza said.

"This is consistent with our identity," he said about what is being considered in Wenham.

The size, scale and scope of the project have not been determined, but DeFranza said plans call for it to consist of one-bedroom units with a requirement that the head of the household be 62-year-old or older.

Funding for the project would come from a combination of local, regional, state and federal sources, DeFranza said, noting, "we'll need all four of those at some level."

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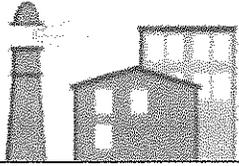
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Comments

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Harborlight Community Partners
Providing Homes & Community Support

February 28, 2014

Dear Abutters of 62 Maple Street,

Thank you for taking the time to review this material. Harborlight Community Partners (HCP) is a long standing North Shore non profit organization. We operate some buildings for the elderly which you may be familiar with like Turtle Creek and Turtle Woods. We have been seeking to create an affordable housing building for fixed income elders in Wenham for some time. Last year on October 30, 2013 we held a meeting for abutters of 62 Maple Street. This meeting was intended to give people a chance to ask questions, raise concerns, and hear some feedback about the early concept of the building.

There were a number of questions raised by abutters and various Town committees which we have been working on and thinking through. I believe we have some good feedback for you and some helpful adjustments. The list of questions that have come up are included below. With this conversation in mind we would like to invite you to attend a second meeting just for abutters on **March 16, 2014 at 7 pm** at **First Church on Main Street**. If you have other questions in mind that you would like to bring or if you are curious about responses to the questions below we are happy to discuss those. We are also planning to have the architect, the septic engineer, and the landscape architect at the meeting to help talk through possible designs. We would like your feedback and counsel as we begin to think about how a building might be designed contextually in this location.

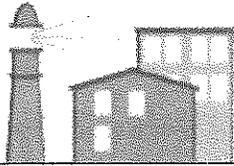
Thank you again for taking a look at this letter and thinking about this concept. We look forward to working with you and to being good neighbors. If you would like to check us out please feel free to look up www.harborlightcp.org. If you would like to talk in person or by phone please feel free to call me at 978-922-1305 x 207 or email at adefranza@harborlightcp.org.

Best Regards,

Andrew DeFranza
Executive Director

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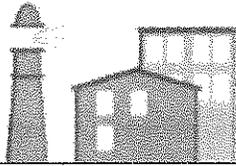


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General Questions About a Wenham Senior Housing Building Thus Far

- 1) What kind of septic system/how do we make this safe?
 - a. We will do a perc test and show the design of the high end system and the associated drainage. It is a treatment system and likely will be a Waterloo Biofilter. Chuck Johnson of GC Engineering out of Hamilton will be the designer of the system.
- 2) What kind of services will be on site for the residents/the town can't afford this?
 - a. As we do in other locations we will partner with Senior Care, Elder Service Plan of the North Shore and Associated Home Care to provide services on site.
 - b. These items would not be any expense to the town and would largely be provided on site.
 - c. Residents could decide to participate on the Council on Aging programming.
- 3) What about light pollution?
 - a. We will work with the neighbors and the designers to limit as much as possible light pollution with the best techniques currently available. There is quite a bit that can be done here including directing lights toward the rear of the lot and away from the neighbors as well as using fixtures with screens to direct the light.
- 4) Will we sign a covenant not to complain about neighbor animals or the airport?
 - a. Yes we can do that.
- 5) Will we agree not to sell the building?
 - a. This is hard to achieve but we could for example give the Town a right of first refusal. We can also demonstrate that we have never sold anything before.
- 6) How wide will the road/entrance be?
 - a. 24 feet if our current assumption. We will confirm the code.
- 7) How much traffic will there be?
 - a. Our experience is very little but we will commission a traffic study and provide it to everyone if that is requested.
- 8) How will we handle drainage to make sure neighbors are not negatively impacted?
 - a. Meridian Engineering will be doing the drainage design. The water will not drain forward per the design and the current topography. At this point it appears it will drain to the rear of the site or the right side where the slope is lower. It is very likely this will be a retainage pond but this will be developed further.
- 9) Can you make it less tall?
 - a. We shrank the square footage and the unit count. It is 34 feet tall now. We looked at making it two stories and broader but we do not have the land mass to accomplish that and meet the septic guidelines.
- 10) Can we move the building farther from the lot line?
 - a. Yes. We are limited in the site we have access to but we have flipped the building around to move most of it away from the lot line. You will now see that only one narrow end is closer to the line and the majority of the body of the building is toward the back. We can also make sure there are no windows on that end if that helps.

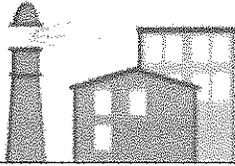
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- 11) Can we put up a fence and trees?
 - a. Yes. Matt Ulrich is the Landscape Architect. He will be on site at the next meeting to show us various views from abutter property. We will be able to screen the site nicely.
- 12) Why are you doing this here?
 - a. Two reasons:
 - i. First, because we exist to provide housing for people that are not generally serviced by the market, like fixed income elders.
 - ii. Second, we are trying to help the Town reach their goal of 10% affordable housing.
- 13) What's in it for 'us' (ie. Neighbors).
 - a. As a Wenham citizen you would be part of ensuring that the Town had reached its goal of 10% affordability.
 - b. Some people have asked about rail trail access and open space. We would be open to working on this with the Town and the neighbors. This would require additional land in the rear of the parcel which as of now we would not own.
- 14) Why is it this size?
 - a. It was 66 units before with units at 762 square feet. We reduced this to 60 units at 650 square feet. The size is there for two reasons.
 - i. It is not larger because it would require a much harder DEP compliance level for septic treatment. This plan is under the 10,000 gallons per day requirement.
 - ii. It is not smaller because it is very difficult to run a property well like this without a full time Property Manager. The smaller the project is the harder it is to sustain a full time staff person.
- 15) Is the land in 61 A? What does he have to pay back?
 - a. This is outside my authority to speak to.
- 16) How much money is Mr. Burnett making?
 - a. This is outside my authority to speak to.
- 17) Where is Mr. Burnett? (referring to the meeting on 10/30/13).
 - a. He is not coming tonight that I know of.
- 18) Am I aware the land floods and there is a gas pipeline?
 - a. Yes we were aware of the pipeline.
 - b. No we were not aware of the floods.
- 19) What about our water supply/is there enough water?
 - a. Yes we confirmed with the town.
- 20) Is this in a flood plain?
 - a. No.
- 21) What kind of permission to you need/does this go to town meeting/do the abutters have to approve?
 - a. We would like all the Town committees and constituents to have a chance to review and comment on this project as the like.
 - b. Formally, we need to get zoning board approval for a permit.

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- c. No, this is not a town meeting vote for the project permit. It would be a town meeting vote for any investment of CPA funds.
- d. We would like to satisfy all the concerns of the abutters that we can. Our reputation as good neighbors is important to us. As an example we will keep holding these forums for abutters to solicit and incorporate feedback. There is not a formal abutter approval process regarding a permit but the feedback will be critical to making a good building and we are looking forward to your partnership.

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