

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING
Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Town of Wenham – Town Administration

Sponsoring Organization, if applicable: Wenham Select Board

Mailing address: Wenham Town Hall, 138 Main Street, Wenham, MA 01984

Daytime phone: 978-468-5520 x2 **Email:** jpessimato@wenhamma.gov

Name of Proposal: Town Hall Renovation Project

Date: January 11, 2023

RECEIVED

JAN 11 2023

Town of Wenham

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: \$112,725.00

Total Cost of Proposed Project: \$6,852,421

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

- Goals:** *This application represents the annual CPA application seeking to service a portion of the annual debt incurred by the town for the purpose of restoring the historic town hall building. Restoration of this historic building benefits the entire population of Wenham. The amount of the debt being serviced, \$2,151,421, is a portion of the total project cost and is attributable solely to the Town Hall work.*
- Community Need:** *The Town Meeting has designated this project as a priority and has appropriated the funding necessary for the completion of the building restoration*
- Community Support:** *The Town Administration and residents voted, by a clear majority, to support this project through the appropriation of the necessary construction funding. This town meeting vote is a clear indication of the level of community support.*
- Budget:** *The bond repayment schedule for the \$2,151,421 has been attached to this application. As you will see, the FY24 CPA appropriation will be \$112,725.00. It should be noted that the original presentation regarding the annual bond repayment amounts was predicated upon level debt payments. After further discussion with the Town's financial advisor, it was determined that thousands of dollars of interest could be saved if we bonded the project cost based upon level principal payments. Therefore, the annual bond service payments have changed from year-to-year, but the overall principal expenditure has remained the same.*
- Funding:** *The town appropriated, through town meeting vote, the full construction budget amount. The requested CPA Funding will service the bonded debt for FY24 for the \$2,151,421 portion of the Town Hall renovation costs.*
- Timeline:** *The renovation project began in August, 2006 with the demolition of the interior of the building and was substantially completed in late March, 2008.*
- Implementation:** *The Wenham Select Board established the Town Hall & Police Station Building Committee for the purpose of procuring and implementing the project. The town awarded the construction contract to Barr Incorporated and the Project Management and Clerk of the Works contracts to Diversified Project Management, Inc.*

8. **Maintenance:** The Town of Wenham will be responsible for long-term maintenance and has appropriated an annual budget for this purpose. The Town Administrator will ultimately be responsible for setting and implementing the necessary budget from year to year.

ADDITIONAL INFORMATION: This application represents one in a series of annual requests to fund the bonded (20 year) construction costs (see attached bonding schedule). Including FY 24, there are 4 years left of payments.

9. **Further Documentation:** The Town owns and controls the subject site and building.

10. **Feasibility Reports:** See FY07 Application.

11. **Zoning Compliance:** See FY07 Application. All required zoning and other approvals have been obtained for the project.

12. **Other Information:** N/A

13. **Copies:** Please submit 1 PDF copy of the application to the email address listed above.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name: _____



Date: _____

1/11/23

Please submit 1 copies of your completed application and any related supplemental materials to the Town Administrator's Office at the Wenham Town Hall by 1/11/2023.

Email 1 copy of all materials via PDF to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov.

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING
Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Town of Wenham – Town Administration

RECEIVED

Sponsoring Organization, if applicable: Wenham Select Board

JAN 11 2023

Mailing address: Wenham Town Hall, 138 Main Street, Wenham, MA 01984

Town of Wenham

Daytime phone: 978-468-5520 x2 **Email:** mmcgovern@wenhamma.gov

Name of Proposal: Town Hall HVAC Project **Date:** January 11, 2023

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation - Recreation - Community Housing

CPA Funding Requested: \$ 500,000 **Total Cost of Proposed Project:** \$ 500,000

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** *This application respectfully asks the CPC to appropriate funds for an HVAC upgrade. The current HVAC system is incorrectly designed and causing significant humidity and water damage to the building. The system operates on a closed loop water system which does not utilize air exchangers or humidity control devices. There is no fresh air exchange with the current system, and it does not allow for natural air to be used to mitigate humidity damage.*

Significant humidity is being trapped in the hallways and then pulled into the offices causing visual water damage. The in office air handlers are forced to scrub the humidity (they are not designed for that) then the humidity is condensing and the water is flowing down the interior of the walls. In addition, there are leaks throughout building with condensation causing significant rust on the pipes in the building. This can cause catastrophic damage at any moment with pipes bursting due to the structural integrity loss from the corrosion. There are mold issues throughout the building as well as damaging ceilings, walls, and flooring. Finally, there are vital records in the basement which are being damaged due to the extremely outdated system. Please also note that the current system was installed in 2007. Upgrading the HVAC is required to preserve the integrity of Town Halls historical structure.

2. **Community Need:** *The Select Board, Town Administrator, DPW director, and Facilities director have all been adamant supporters. They, too, see this project as essential for helping to preserve the building's historical foundation.*
3. **Community Support:** *The Townspeople have a history of supporting the historical preservation of Town Hall. Indeed, evidence of this is inherent in the building's restoration project back in 2006. In addition, debt service has been used in the past to help maintain the Town Hall's Historical structural components.*
4. **Budget:** *The job can be done in one swoop. It is expected that \$500,000 will be needed to successfully complete the project.*
5. **Funding:** *It is the hope of the Town that the full projected costs will be covered in its entirety by the CPC. APRA funds are a potential alternative option, as is a debt exclusion.*
6. **Timeline:** *Once contracts with vendors are secured, work can begin in as little as a few months.*

7. **Implementation:** The Town Administrators Office will be responsible for carrying out the project. The Town Administrator may ask advice of other departments, such as facilities, DPW, etc.
8. **Maintenance:** No maintenance is expected, but if this does occur the Facilities department budget could absorb related costs.

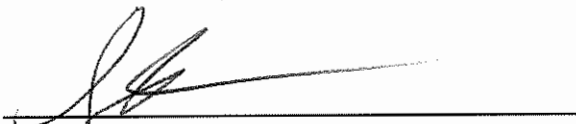
ADDITIONAL INFORMATION:

9. **Further Documentation:** See pictures provided by the facilities director (attached)
10. **Feasibility Reports:** N/A
11. **Zoning Compliance:** N/A
12. **Other Information:** N/A
13. **Copies:** Please submit 1 PDF copy of the application to the email address listed above.

MATERIALS TO BE REVIEWED: (Required for all applicants)

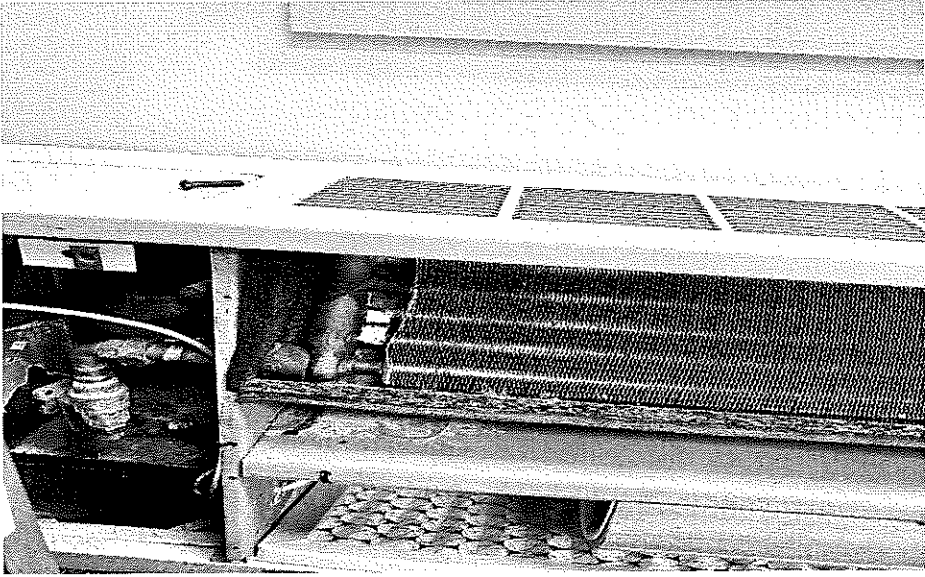
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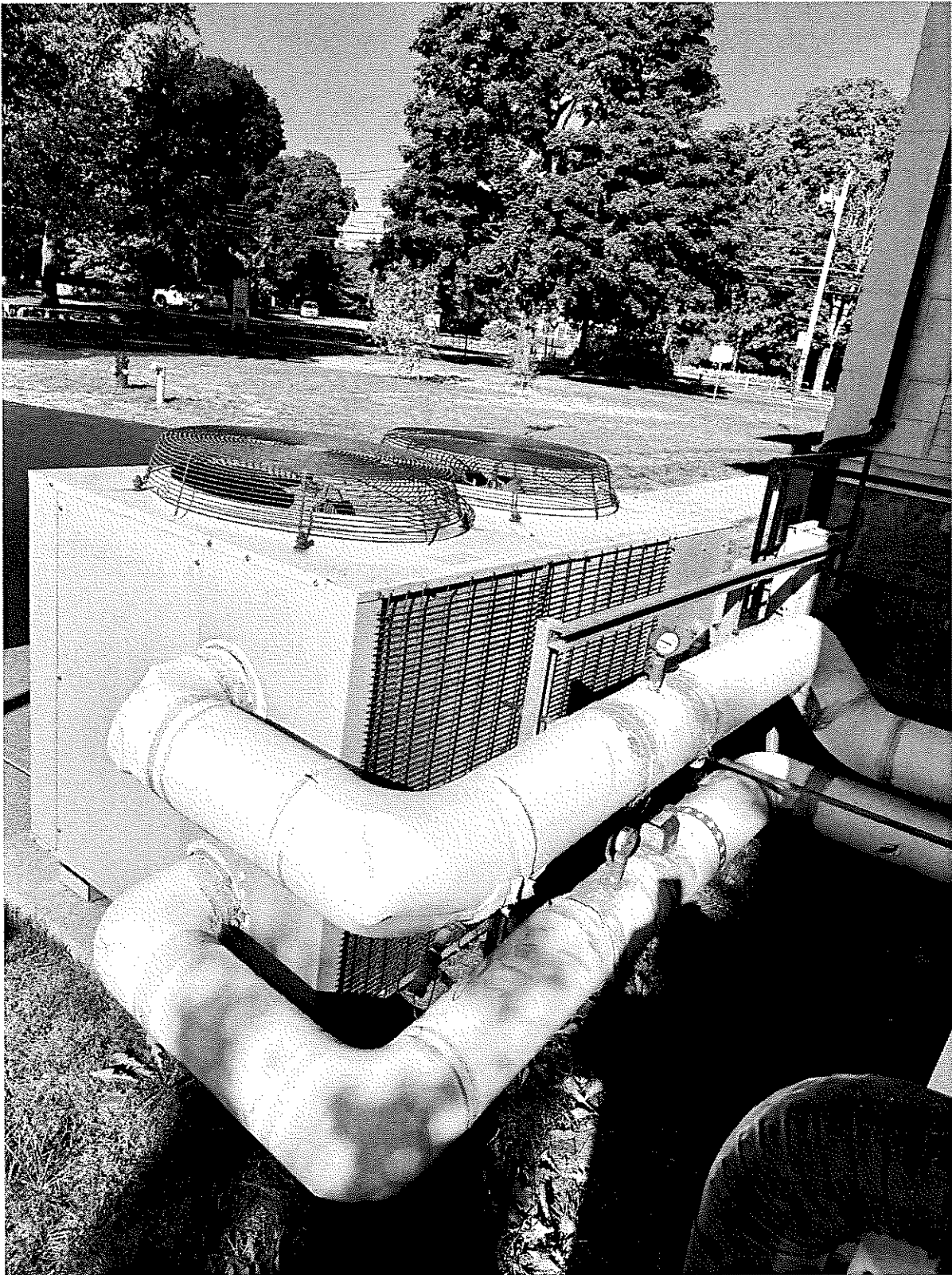
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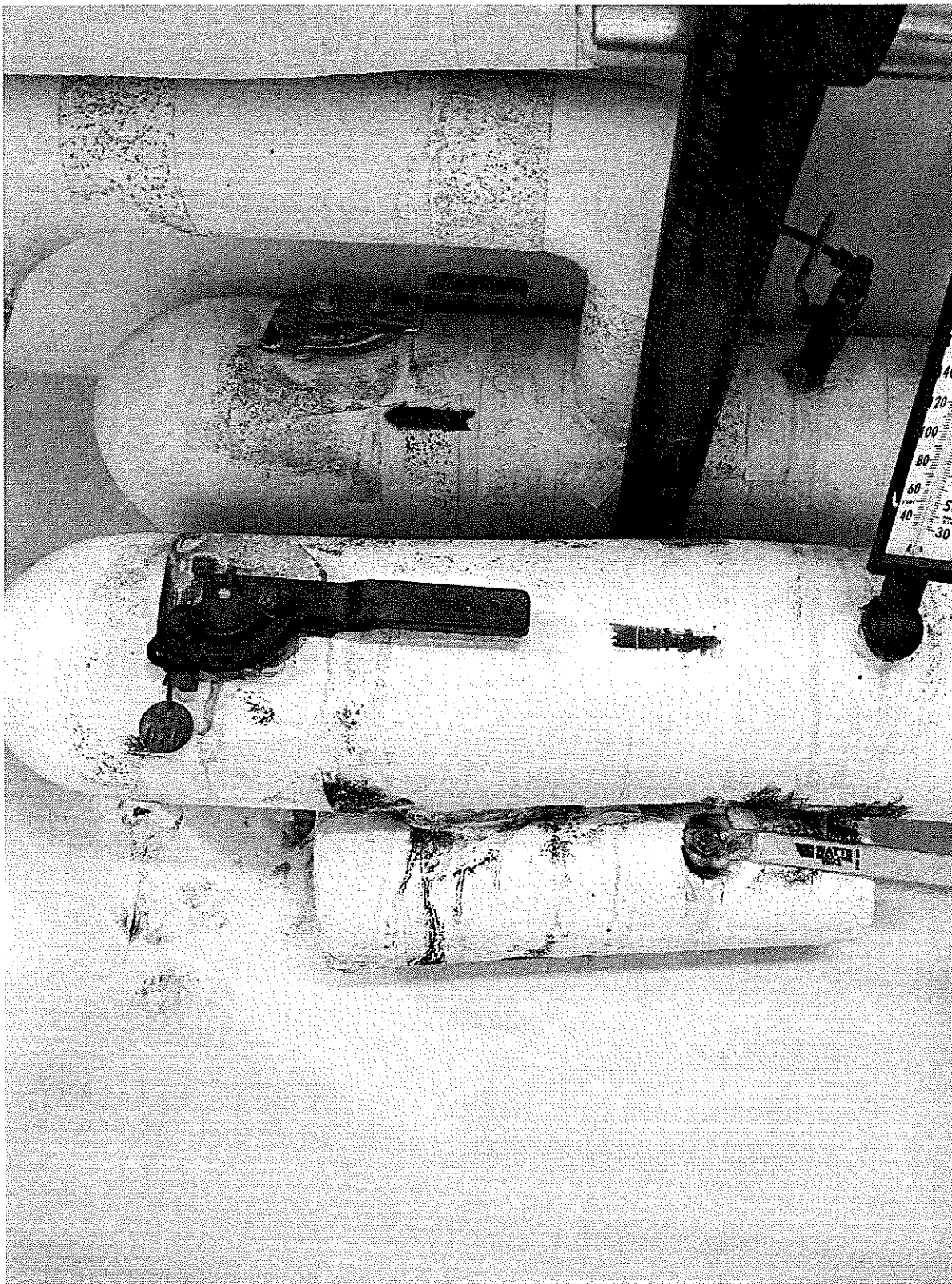
Applicant Name: 

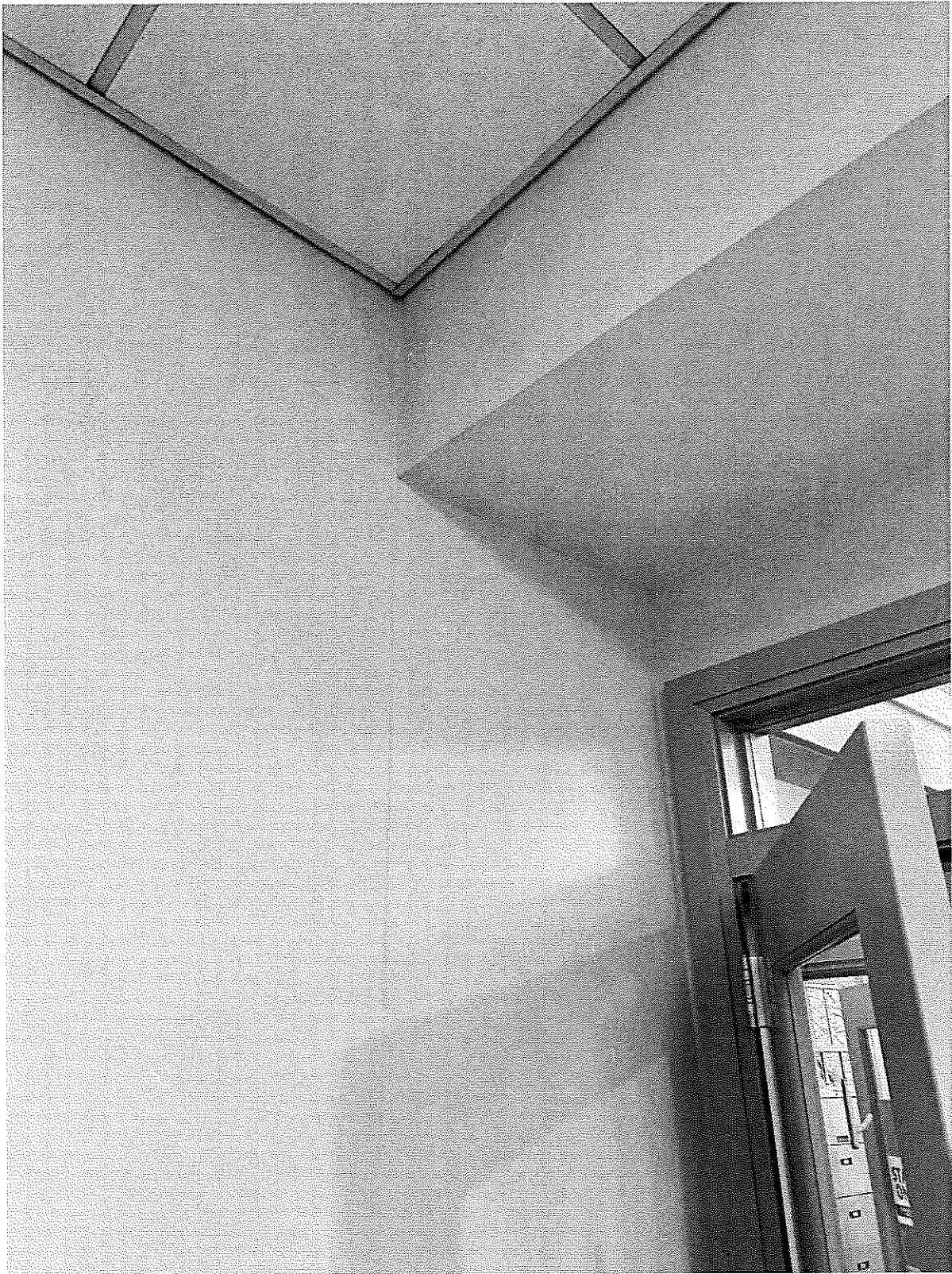
Date: 1/17/23

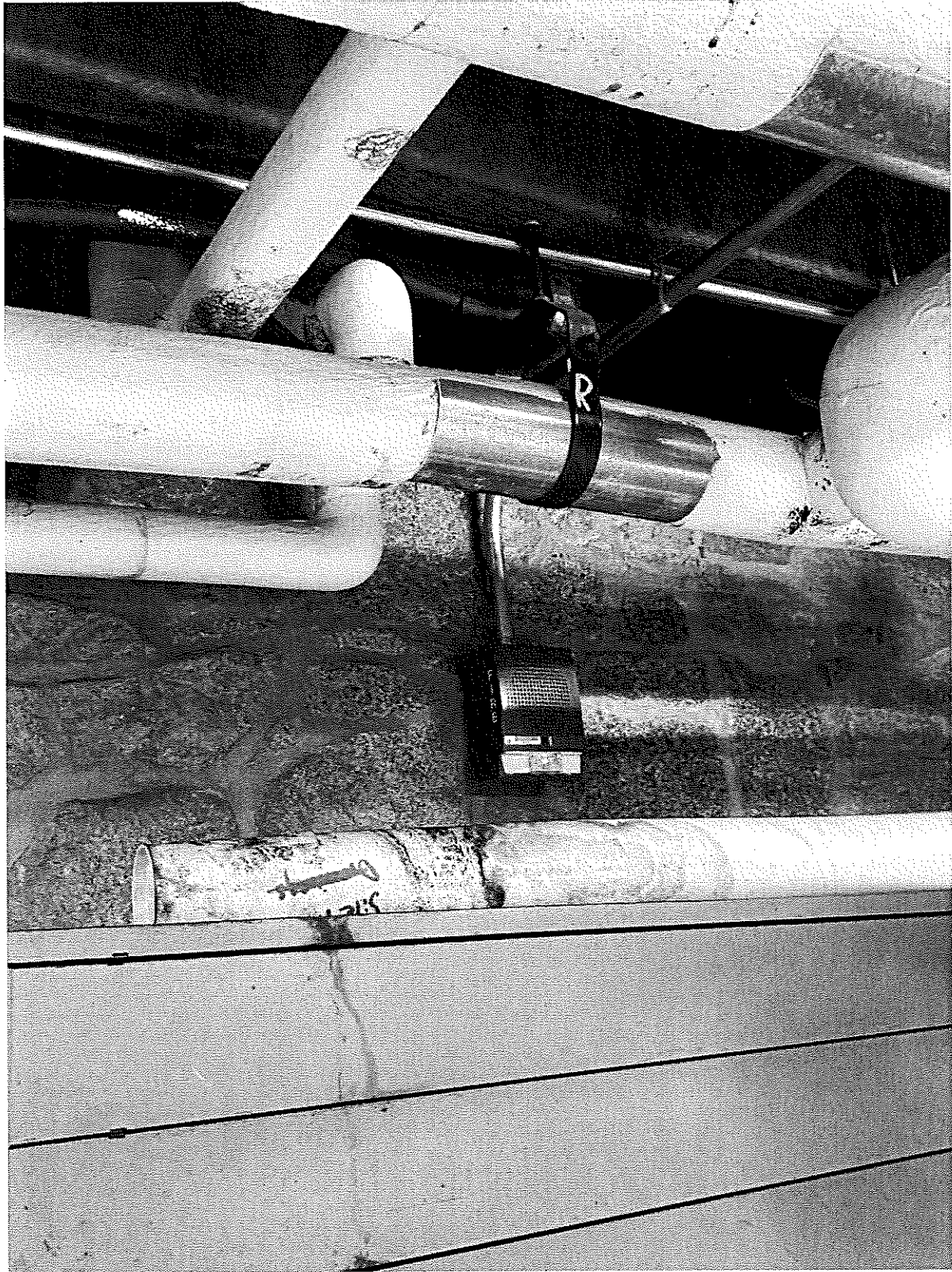
Please submit 1 copies of your completed application and any related supplemental materials to the Permitting Office at the Wenham Town Hall by 1/11/23. Email 1 copy of all materials via PDF to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov.





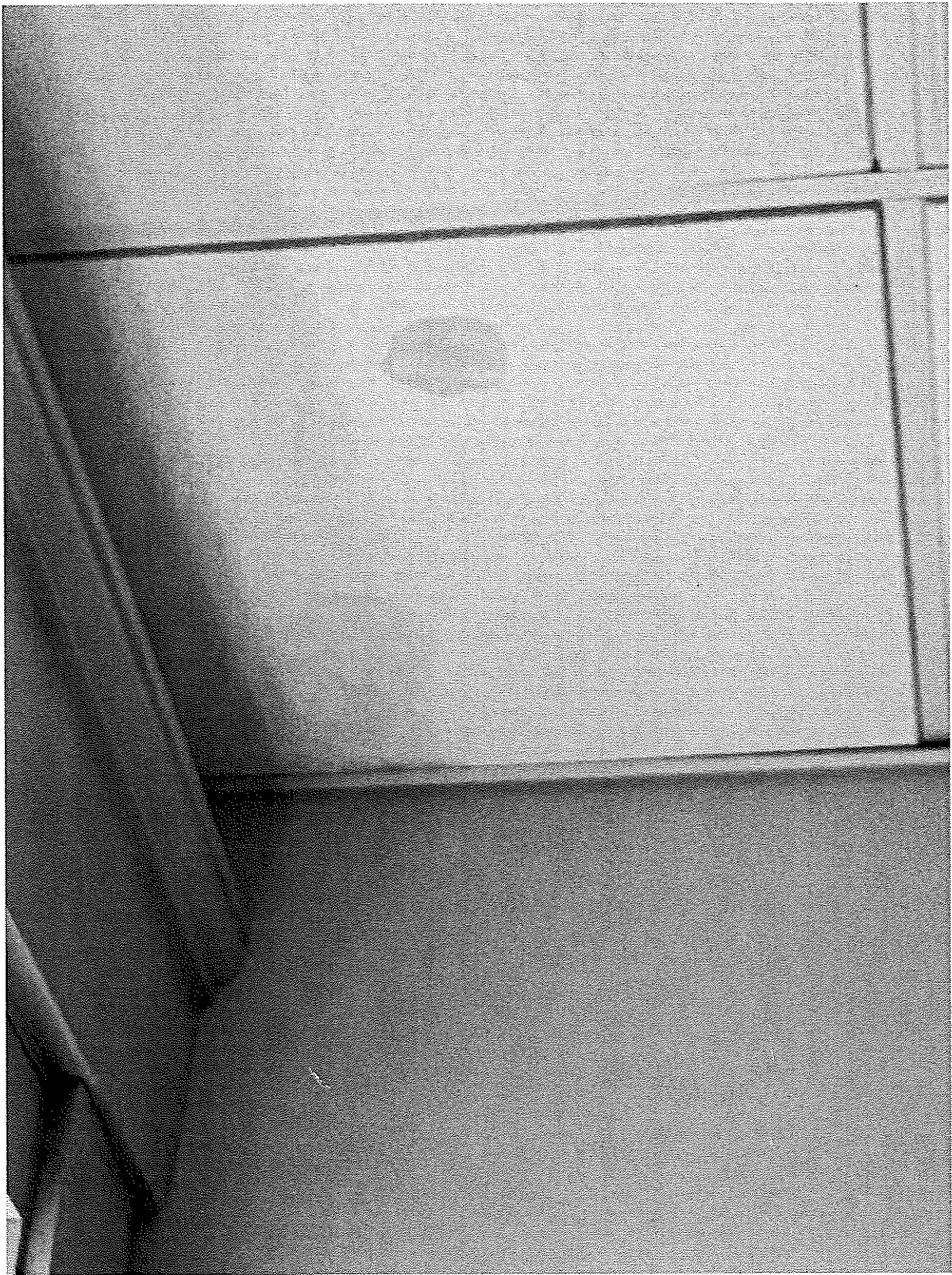




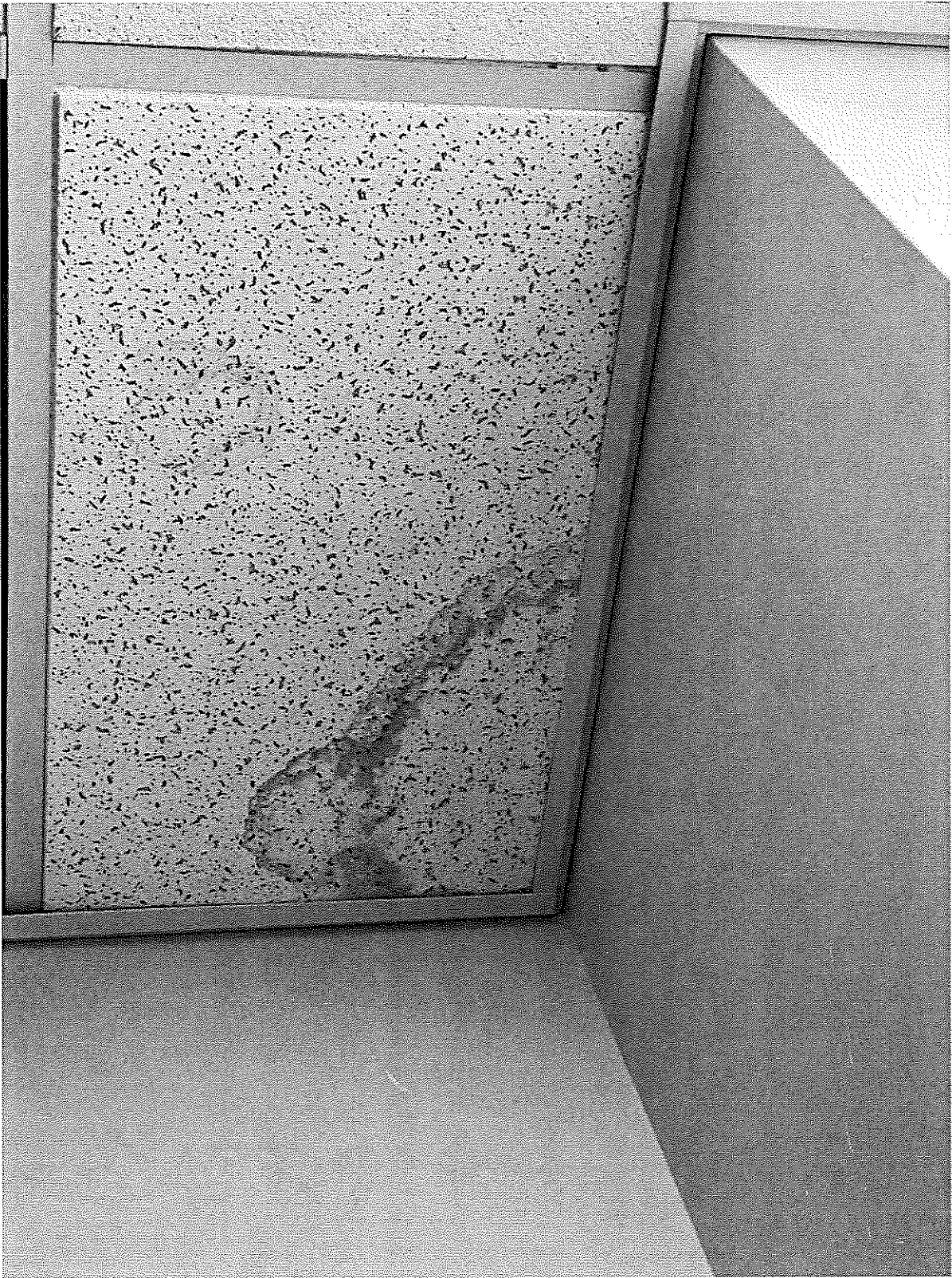


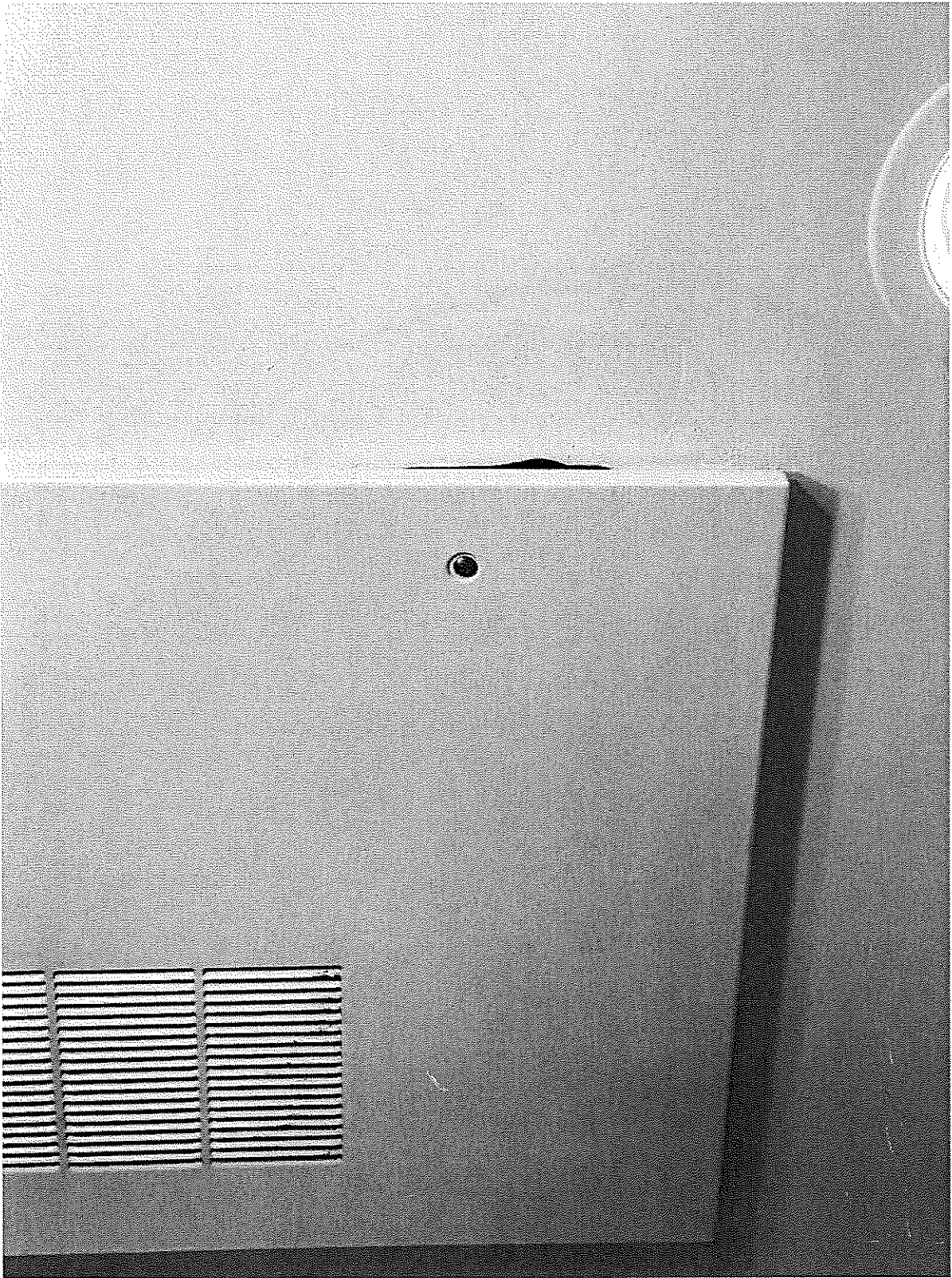












APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Town of Wenham – Town Administration

Sponsoring Organization, if applicable: Wenham Select Board

Mailing address: Wenham Town Hall, 138 Main Street, Wenham, MA 01984

Daytime phone: 978-468-5520 x2 Email: mmcgovern@wenhamma.gov

Name of Proposal: Town Hall Security Upgrade Project

Date: January 11, 2023

RECEIVED

JAN 11 2023

Town of Wenham

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: \$45,000 Total Cost of Proposed Project: \$45,000

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** *This application respectfully asks the CPC to appropriate funds for a Town Hall Security upgrade. What the building currently has is quite out of date. Upgrading the security would allow the Town Hall building to preserve the integrity of its historical structure.*
2. **Community Need:** *The Select Board and Town Administrator have both been steadfast supporters. They, too, see this project as essential for helping to preserve the building's historical foundation.*
3. **Community Support:** *The Townspeople have a history of supporting the historical preservation of Town Hall. Evidence of this is apparent with the building's restoration project back in 2006. In addition, debt service has been used in the past to help fund historic preservation projects such as this one.*
4. **Budget:** *Due to the potential harm to public safety by disclosing intricate details of how /where the security upgrades will happen, quotes are available upon request.*
5. **Funding:** *It is the hope of the Town that the full projected costs will be covered in its entirety by the CPC.*
6. **Timeline:** *The project could essentially begin in as little as months if the funds were to be approved. The only "delay" would be finalizing contracts with vendors.*
7. **Implementation:** *The Town Administrators Office will be responsible for carrying out the project. Advice may be given by the Police department, facilities, depot, etc., but ultimately the Town Administrator will see to carrying the job through.*
8. **Maintenance:** *No maintenance is expected, but if this does occur the Facilities department budget could absorb related costs.*

ADDITIONAL INFORMATION


9. **Further Documentation:** *There are supporting documents if requested.*
10. **Feasibility Reports:** *N/A*
11. **Zoning Compliance:** *N/A*
12. **Other Information:** *N/A*

13. **Copies:** Please submit 1 PDF copy of the application to the email address listed above.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
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Applicant Name:  _____

Date: 1/11/23 _____

Please submit 1 copies of your completed application and any related supplemental materials to the Town Administrator's Office at the Wenham Town Hall by 1/11/2023.

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APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Albert Dodge Chair Wenham Affordable Housing Trust

Margaret Hoffman, AICP Planning Coordinator

Sponsoring Organization, if applicable: Wenham Affordable Housing Trust

Mailing address: 138 Main Street Wenham, MA 01984

Daytime phone: 978-468-5520 Ext 8 Email: mhoffman@wenhamma.gov

Name of Proposal: Wenham Affordable Housing Trust

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation **Community Housing**

CPA Funding Requested: \$ 600,000 Total Cost of Proposed Project: \$ N/A

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary. **Please see attached narrative**

1. **Goals:** What are the goals of the proposed project? Who will benefit and why? How will success be measured?
2. **Community Need:** Why is this project needed? Does it address needs identified in existing Town plans?
3. **Community Support:** What is the nature and level of support and/or opposition for this project?
4. **Budget:** What is the total budget for the project and how will CPA funds be spent? All items of expenditure must be clearly identified and back-up documentation provided. Distinguish between hard and soft costs. (NOTE: CPA funds may NOT be used for maintenance.) Include a two to five year budget, if appropriate.
5. **Funding:** What funding sources are available, committed or under consideration? Include commitment letters, and describe any other attempts to secure funding for this project.
6. **Timeline:** What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.
7. **Implementation:** Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?
8. **Maintenance:** If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.

WENHAM AFFORDABLE HOUSING TRUST

APPLICATION TO

THE COMMUNITY PRESEVATION COMMISSION

BACKGROUND: The Wenham Affordable Housing Trust was created in 2009 as part of the Town's Housing Production Plan. The creation of the Trust provided the town with a more flexible and responsive method for funding appropriate projects with a dedicated team of trustees who were focused solely on the objective of providing "**for the preservation and creation of affordable housing in the Town of Wenham for the benefit of low and moderate income households**". Over the past years since its inception, the Affordable Housing Trust has been working diligently towards those goals.

The Trust has earmarked or spent just over \$800,000 for the creation of 47 affordable units that have brought Wenham's Subsidized Housing Inventory to 12.8%. This is an impressive accomplishment for a small town like Wenham. Getting Wenham over the State mandated 10% was one of the main goals of the Wenham Affordable Housing Trust Action Plan FY2019-2023. With this goal reached and surpassed, the Trust is in a position to look towards the future to address the housing needs of the Town.

With the start of the construction of Maplewoods Senior Affordable Housing development and the purchase of Stockwell Lane and Friend Court, the Trust's fund will be close to depleted at the end of the fiscal year. The Trust is requesting funds from CPC in order to reestablish and maintain its funds. Therefore, the AHT can act quickly on opportunities as they present themselves, as well as helping to fund future initiatives as outlined in the Affordable Housing Trust Action Plan. In addition, as part of their basic mission, the Trust is investigating ways to support homeowners in Wenham by implementing a variety of programs that would assist with different housing needs. Senior homeowner assistance, first time homebuyers, and unit buy down programs are just some of the areas that are being explored for potential homeowner assistance programs, as discussed in the Community Needs section below.

Wenham is facing potential unprecedented development over the next years as the new MBTA regulations are implemented; potential development of Gordon College land; large tracts of land that are currently protected under Chapters 61, 61A and 61B becoming available for sale. All of these potential development opportunities could result in substantial new units being added to Wenham that could have limited affordability. The Trustees in conjunction with the Select Board and other Town agencies need to be able to act quickly in order to ensure affordable units are created that offset any new development.

GOALS: The goal for this request is to replenish funds that have been expended from the Trust and add funds to help with future initiatives.

COMMUNITY NEED: The Wenham Housing Needs Assessment, completed in 2017, concluded that the town needs rental housing, including for local workers, first-time homebuyer options, handicap accessible units including for older adults and support services integrated into new development. Wenham has made great progress in achieving and surpassing our 10% state required affordable housing goals, with the recent approval of the Maplewoods project, the support of Habitat for Humanity units and creation of single family units incorporated into new developments. But more work needs to be done to ensure that Wenham stays above 10% and responds to the needs identified in our action plan.

COMMUNITY SUPPORT: Both the Trust and the CPC are smart growth tools that allow our town to shape its own development while meeting state requirements. The Community has shown great support for affordable housing through the adoption of the CPC and by majority votes at Town Meeting to support the funding of the Maplewoods Community Housing project and the Habitat for Humanity project with CPC funds. In 2022 Town Meeting voted to support the transfer of \$150,000 of CPA Funds to the Affordable Housing Trust to support trust initiatives.

BUDGET: N/A

FUNDING: Our request is for \$600,000 to replenish the funds expended by the Trust in order to be able to act quickly on opportunities that become available, as well as helping to fund future initiatives as outlined in the Affordable Housing Trust Action Plan. The Trust does not currently receive funding from other sources.

TIMELINE: Our hope is to have funds transferred to the Trust as soon as they become available in FY 2024.

IMPLEMENTATION & MAINTENANCE: The Trust will be responsible for implementing and ensuring that the allocation of any funds under its control follows all of the criteria stipulated under the Community Preservation Act for Community Housing. The Trust is responsible for all funds in its control although the Select Board is required to approve the expenditures. The Trust has implemented affordable deed restrictions on the units in Town that qualify for our SHI to ensure that they remain affordable in perpetuity as a means to protect the interests of the Trust and the Town.

The Trust is aware that the CPC is also active in the creation and preservation of affordable housing in Wenham and appreciates the Committees recommendation for funding affordable projects along with the Trust. Our concern is that appropriation of CPA funds can only happen with a vote of Town meeting which typically in Wenham occurs once a year. If the funds are transferred to the Trust, the funds are more readily available through the year which allows for the Town to act on opportunities as they present themselves. As an example, if chapter land becomes available the Town typically has 60 days to declare their intention under the first right of refusal. This is not enough time for the Town to appropriate and utilize CPA funds, but if sufficient funds are available in the Affordable Housing Trust fund, the Town would be in a better position to negotiate with property owners, if the sites are suitable for affordable housing.

This makes the Affordable Housing Trusts job easier and gives the Town more ability to provide for the housing needs of the community.



Town of Wenham

Town Hall
138 Main Street
P. O. Box 576
Wenham, MA 01984

Zoning Board of Appeals

TEL 978-468-5520 x8

FAX 978-468-8014

January 11, 2023

Town of Wenham
Community Preservation Committee
138 Main Street
Wenham, MA 01984

Dear Committee members:

We are writing to express our strong support for the 2023 Wenham Affordable Housing Trust's application for funding to the Community Preservation Committee. The Trust has done great work since its inception in creating and preserving affordable housing in Wenham and at getting the Town over the 10% state requirement for affordable units. The ZBA has worked with the Trust while permitting the Maplewoods project and we know that the project would not have been successful without the support of the Affordable Housing Trust and the CPC.

Although the Trust has been instrumental in creating enough affordable units to get Wenham over the 10% goal, there is still more work to do. Ensuring that units remain on the SHI and creating housing and programs that will continue to serve the needs of our community are challenges that the Trust will need financial support to undertake. These programs and housing will be essential to the long-term success of the Affordable Housing Trusts mission.

We look forward to continuing our work with the Affordable Housing Trust and ensuring that housing options are available to make our community such a wonderful place to live. The ZBA fully supports the Affordable Housing Trust's charge and urges you to join us by funding their request.

Regards,

Anthony Feeherry
Chairperson
On behalf of the Wenham Zoning Board of Appeals



Town of Wenham

Town Hall
138 Main Street
P. O. Box 576
Wenham, MA 01984

Zoning Board of Appeals

TEL 978-468-5520 x8

FAX 978-468-8014

January 11, 2023

Town of Wenham
Community Preservation Committee
138 Main Street
Wenham, MA 01984

Dear Committee members:

We are writing to express our strong support for the 2023 Wenham Affordable Housing Trust's application for funding to the Community Preservation Committee. The Trust has done great work since its inception in creating and preserving affordable housing in Wenham and at getting the Town over the 10% state requirement for affordable units. The ZBA has worked with the Trust while permitting the Maplewoods project and we know that the project would not have been successful without the support of the Affordable Housing Trust and the CPC.

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We look forward to continuing our work with the Affordable Housing Trust and ensuring that housing options are available to make our community such a wonderful place to live. The ZBA fully supports the Affordable Housing Trust's charge and urges you to join us by funding their request.

Regards,

Anthony Feeherry
Chairperson
On behalf of the Wenham Zoning Board of Appeals

Town of Wenham
Application for Community Preservation Act Funding

1. Application
 - [Application for Community Preservation Act Funding](#)
2. Letters of Support
 - [Hamilton-Wenham Edfund](#)
 - [Board of Hamilton-Wenham Generals Youth Football Program](#)
 - [Hamilton-Wenham Little League](#)
 - [Hamilton-Wenham Youth Boys Lacrosse Program](#)
 - [Hamilton-Wenham Recreation Department Letter to The Town of Hamilton](#)
 - [Hamilton-Wenham Recreation Department Letter to the Town of Wenham](#)
 - [Hamilton-Wenham Youth Soccer Association Board of Directors](#)
3. [Field Design](#)
4. [75% Cost Estimate](#)
5. [Permit Extensions](#)
6. [HWRSD School Committee Meeting Minutes Approved – June 16, 2022](#)
7. [Hamilton-Wenham Regional High School NEASC Accreditation Letter](#)
8. [Hamilton-Wenham Regional High School NEASC Final Report](#)
9. [Expected Future Maintenance Expenses](#)
10. [Costs to Move Teams Off-Site](#)
11. [Town of Hamilton Conservation Commission Minutes – September 27, 2017](#)
12. [Town of Hamilton Conservation Commission Minutes – October 11, 2017](#)
13. [HWRHS Master Plan & Field Assessment – October 8, 2015](#)
14. [Deed – Hamilton-Wenham Regional High School/Middle School Bay Road Property](#)

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: **Kristin Z. Noon, Executive Director**

Sponsoring Organization, if applicable: **N/A**

Mailing address: **132 Main Street, Wenham, MA 01984**

Daytime phone: **(978) 468-2377, ext. 102** Email: **kristin.noon@wenhammusum.org**

Name of Proposal: **A Town Common for Wenham: Fostering Community through Gathering Space**

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: **\$87,255.00**

Total Cost of Proposed Project: **\$122,755.00**

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** What are the goals of the proposed project? Who will benefit and why? How will success be measured?
2. **Community Need:** Why is this project needed? Does it address needs identified in existing Town plans?
3. **Community Support:** What is the nature and level of support and/or opposition for this project?
4. **Budget:** What is the total budget for the project and how will CPA funds be spent? All items of expenditure must be clearly identified and back-up documentation provided. Distinguish between hard and soft costs. (NOTE: CPA funds may NOT be used for maintenance.) Include a two to five year budget, if appropriate.
5. **Funding:** What funding sources are available, committed or under consideration? Include commitment letters, and describe any other attempts to secure funding for this project.
6. **Timeline:** What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.
7. **Implementation:** Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?
8. **Maintenance:** If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.

ADDITIONAL INFORMATION: Provide the following additional information, if applicable.

9. **Further Documentation:** Documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed. It is important to note that entities who cannot demonstrate adequate site control (ie. "Friends of" groups) shall not be eligible to apply for funding.
10. **Feasibility Reports:** Any feasibility reports, renderings or other relevant studies and material.
11. **Zoning Compliance:** Evidence that the project does not violate any zoning by-laws or any other laws or regulations, including environmental, and/or plans to obtain necessary approvals.
12. **Other Information:** Any additional information that might benefit the CPC in consideration of this project.

MATERIALS TO BE REVIEWED: (Required for all applicants)

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Applicant Name:
Kristin Z. Noon, Executive Director

Date: January 11, 2023

The application deadline for the 2023 Annual Town Meeting will be **Wednesday, January 11, 2023 at 4:00 pm at the Town Administrator's Office.** Applicants must submit 1 hard copy and 1 copy electronically to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov

Application for Community Preservation Act Funding

Submitted by: Wenham Historical Association and Museum, Inc.

(d/b/a Wenham Museum)

A Town Common for Wenham:

Fostering Community through Outdoor Gathering Space

The Wenham Museum celebrates childhood, interprets history, and explores culture for the enrichment of all generations. The Museum contains a microcosm of Wenham's history in one place, engaging multigenerational members and visitors through thought-provoking learning experiences that connect the past, present, and future in a welcoming and inclusive environment. For 100 years, Museum volunteers, staff, and community members have collected and preserved countless objects, textiles, and historic documents in order to inspire future generations.

Situated in the historic district in the heart of Wenham, the Museum's grounds have become a gathering place for visitors and non-visitors alike to relax, picnic, and enjoy group activities together. This project will provide a focal point for community and an attractive enhancement to the downtown for visitors. The Museum plans to redesign its grounds in order to create a comfortable downtown Common for residents and Museum visitors alike to enjoy. By beautifying and enhancing the character of the downtown with native plantings, school and public programming will be enhanced by gardens that help to interpret the historic house and better illustrate the way that people lived in Wenham in centuries past. Pending approval by the Historic District Commission (HDC), the project will also install fencing that mirrors the white picket fencing at the Tea House and other historic homes, thereby creating a safe, fenced-in area for families and children to enjoy.

The project includes a new 500-square-foot brick patio on the Main Street side of the Claflin-Gerrish-Richards House, with 24 linear feet of seating wall installed on the corner of the new patio, enhanced with a New England fieldstone veneer. The patio will also include low voltage lighting.

The front entry walkway will be redesigned to include standing areas adjacent to the parking lot and in front of the entrance door, all in the original brick. Eight-foot long seating walls will be built on both sides of the front door, featuring fieldstone veneer, bluestone caps, and low voltage lighting.

The new walkway will be flatter to improve accessibility and will facilitate the clearance of snow and ice. All of the existing engraved bricks will be removed and reinstalled, in addition to new engraved bricks which will be sold as sponsorships to generate additional funding. Low voltage lighting will be incorporated into the walkway for both safety and aesthetic enhancement.

New white picket fencing will surround the Museum property, bordering the Main Street sidewalk and Town Hall parking lot. The picket fence will include a 10-foot-wide double gate. Low voltage lighting will highlight the inside of the picket fence by the parking lot and the Main Street entryway corner.

The landscaping will feature a reworking of the ornamental garden beds, plus new native plantings of flowers, vegetables, and herbs, and low voltage lighting for beautification by day and nighttime. New drip irrigation in the planting beds and lawns will draw water from the storm water cistern that was installed in 2020.

1. Goals:

Through this project, the Museum seeks to enhance its exterior appearance, safety, accessibility, and educational outreach. The new outdoor spaces will help foster community in the downtown by providing an attractive gathering place, or Common, for its residents and visitors. This project will help beautify and enhance the character of Wenham, creating a wonderful first impression upon arriving in town. The new landscaping will provide a comfortable and enjoyable space for outdoor educational programs and community events for children and adults. Success will be measured by tracking visitation numbers, social media interactions, surveys, and volunteer, staff, and visitor feedback.

2. Community Need:

At the center of the Town of Wenham, this project will provide a safe and attractive outdoor gathering place for residents and visitors alike. Groups like the Junior Garden Club can use the space to meet and learn about the native plantings, all while helping to maintain the new gardens. The Museum will also be running the Wenham Tea House Summer Camp starting this summer, and the enhanced grounds and safety fencing will become a feature of the program. Overall, the community still needs this 100-year-old institution as a preserver of local character and history, and as an educational and engaging destination for area families and history enthusiasts. This project will create a significant and much-needed milestone for the Museum's 100th anniversary this year.

3. Community Support:

Historically, the Wenham Museum knows that the community supports the institution and the continued preservation of its collection and other historic resources, such as the Claflin-Gerrish-Richards House. It also values the Museum's ability to foster a welcoming and comfortable environment for visitors of all ages. In recent years (pre-pandemic), the Museum has served as many as 35,000 visitors per year. Visitation numbers have started to recover, and these exterior enhancements will help draw visitors back to the Museum.

4. Budget

The attached Exhibit A provides an itemized listing of all work to be performed as part of this project. There will be no soft costs. The Wenham Museum will continue to work with Donahue Lawncare, a proven local landscaping company whose previous projects for the Museum have come in within budget.

5. Funding

This grant would provide the bulk of the funding for the project. The remainder of the funds needed will be obtained through private philanthropy and naming opportunities, including the sponsorship sales seating, picnic tables, and engraved bricks for the new patio and walkway. The Community Preservation Committee and the people of the Town of Wenham, however, possess the greatest capacity to support this project for the benefit of the Town and the wider public. The Wenham Museum hopes that the Committee will lead the charge by recommending this project for funding and approval at Town Meeting.

6. Timeline

Should funding be recommended by the Committee and voted upon favorably at Town Meeting, the Wenham Museum expects this project to take place in late August to early September 2023, or in May 2024, during the Museum's quiet periods. The entire project should be completed within 4- 6 weeks, with minimal disruption to the downtown. The timeline for expenditures will include 3-4 invoices, including a deposit, over a 60-day period.

7. Implementation

This project will take place under the direction of the Museum's Executive Director, Kristin Noon. During her tenure, Ms. Noon has managed many large enhancement projects, and presently oversees all facilities-related vendors. The landscaping vendor, Donahue Lawncare, has a proven record of completing projects on time and within budget, for the Museum and other clients.

8. Maintenance

Ongoing maintenance of the project will be funded by the Museum's regular operating budget. No part of this grant will be used to provide maintenance for the project.

9-11. Further Documentation, Feasibility Reports, and Zoning Compliance

These are all available upon request from Ms. Noon.

12. Further Information

The Wenham Museum urges the Community Preservation Committee to continue its support of the Wenham Museum by recommending this project for funding at Town Meeting. The support of the people of Wenham has been integral in supporting the Museum's mission to steward our heritage, educate the public, and provide opportunities for families to learn together.

Any investment in the Wenham Museum goes a very long way. The institution has a well-developed ability to maximize limited available resources and to identify must-have needs.

The Wenham Museum is happy to provide any additional information the Committee may request or to answer any additional questions that may assist the Committee in its review.

Donahue Lawncare
 98 Locust St.
 Danvers, MA 01923 US
 978-869-4256
 donahuelawncare@gmail.com

Estimate

ADDRESS
Wenham Museum C/O Kristin Noon 132 Main St. Wenham, MA 01984

ESTIMATE #	DATE	
1047	01/03/2023	

SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
misc	Approximately 500 square foot patio area on the main street side of the Claflin/Richards house	1	15,000.00	15,000.00
misc	Approximately 24 linear feet of seating wall installed on the corner of the new patio, made of CMU block, New England fieldstone veneer and bluestone cap incorporating a working hand made fieldstone veneer outdoor fireplace hearth and outdoor low voltage lighting	1	17,080.00	17,080.00
misc	Replace front entry walkway. Incorporated in new entryway will be a standing area adjacent to the parking lot, walkway, patio like standing area in front of door totaling approximately 500 square feet of engravable brick. 2 quantity 8 foot long seating walls made from CMU block with fieldstone veneer and bluestone cap to border front entry way on each side of front door. Low voltage outdoor lighting to be incorporated into walkway and seating walls.	1	21,120.00	21,120.00
misc	Approximately 24 linear feet of 2 foot high seating wall made of CMU block, fieldstone veneer, bluestone cap and low voltage lighting to be located inside the picket fence in the parking lot/mains street entryway corner	1	5,480.00	5,480.00
misc	Approximately 90 feet of 6 foot privacy fence bordering neighboring property. Approximately 180 feet of 3 foot high picket fence bordering main street sidewalk and town hall parking lot. Picket fence to include 10 foot wide double gate.	1	10,125.00	10,125.00
misc	Miscellaneous landscaping to include reworking of ornamental garden beds, hydroseeding of disturbed areas, new plantings, signage and various low voltage lighting	1	14,200.00	14,200.00
misc	Install drip irrigation in planting beds and lawn irrigation which will draw water from the storm water cistern installed in 2020	1	4,250.00	4,250.00

Estimate based off Wenham Museum Preliminary Study Sketch drawn by
Landscape Design Group, LLC 29 July 2022

TOTAL

\$87,255.00

Accepted By

Accepted Date

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING
Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Open Space and Recreation Committee, Ernest Ashley, Chair

Sponsoring Organization, if applicable: Town of Wenham, Open Space and Recreation Committee

Mailing address: Attn: Kate Mallory, Open Space Coordinator, Town Hall, Wenham, MA 01984

Daytime phone: (978) 468-5520 Ext. 8 Email: KMallory@wenhamma.gov

Name of Proposal: West Wenham Park, Community Gathering Place

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation - Recreation - Community Housing

CPA Funding Requested: \$ 125,000 Total Cost of Proposed Project: \$ ~800,000

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** *What are the goals of the proposed project? Who will benefit and why? How will success be measured?*

Goals of the OSRC for the West Wenham project were established through community input. The Open Space and Recreation Plan established in 2019 lists GOAL 3: "To provide and maintain facilities and resources for active recreation and opportunities for all residents". This goal was to be implemented by the Objective Statement: "Improve and maintain existing parks and playgrounds to provide a mix of uses for a broad range of needs and interests, including all age groups and people with disabilities. Specific Actions identified included: "Identify locations and install additional amenities at parks, including bicycle amenities (racks, air pumps, fixit stations), picnic areas, landscaping, benches, and public art". The goal of this CPC application is to secure CPA funding for part of the improvements planned for the West Wenham Higginson Park (WWHP), specifically for a pavilion shelter structure and picnic facilities to support increased use of and community gatherings at the WWHP.

2. **Community Need:** *Why is this project needed? Does it address needs identified in existing Town plans?*

As noted above: revitalization of enhancements to public park facilities was identified through committee research and community input as a community need. West Wenham Higginson Park (WWHP) is an underutilized town-owned facility playground/park facility with a lot of potential. The West Wenham area is underserved in terms of public facilities and recreation areas. It also abuts the Cedar Pond Audubon Property, providing trail access to a significant open space. There are no equivalent outdoor sheltered gathering places and picnic facilities at any of the other town owned parks.

3. **Community Support:** *What is the nature and level of support and/or opposition for this project?*

As noted above, Community Support was identified through public information and opinion gathering sessions. In addition, the OSRC previously requested funds for a feasibility study of the underutilized WWHP. At that time, letters of support were provided by the Planning Board, Conservation Commission, and Town Clerk. Of note is an additional letter of support from the Massachusetts Audubon Society that owns the adjacent Cedar Pond Sanctuary and is in the process of enhancing the trail network and community access there.

community access there.

4. **Budget.** *What is the total budget for the project and how will CPA funds be spent?*

The total project costs for revitalization of the WWHP were estimated by the BSC Group in 2021 at ~\$725,000. Due to inflation, the budget has now been adjusted to ~\$800,000. The feasibility study identified items required for general improvements and American Disabilities Act compliance as well as a list of potential enhancements. \$125,000 of CPC funds are requested for a specific aspect of the project; the creation of a community gathering space with shelter and picnic facilities.

5. **Funding.** *What funding sources are available, committed or under consideration? Include commitment letters and describe any other attempts to secure funding for this project.*

\$20,000 has been awarded under the State funded 7008-1116 Local Economic Development Project Earmarks for improvements to West Wenham Higginson Park. The OSRC applied for a portion of the Town of Wenham's American Recovery Plan Act (ARPA) funds and was awarded \$176,000. Those funds will be applied to the infrastructure aspects of the project: entrance improvements, parking, drainage reconstruction, pavement to the upper surfaces for Americans with Disabilities Act (ADA) accessibility and compliance, etc. We have requested funding for sport court rehabilitation and pump track construction in the 2023 Town Budget to be voted on at town meeting. We expect that the remaining elements can be accomplished with a combination of fundraising efforts, donations, in-kind services, and volunteer effort.

6. **Timeline.** *What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.*

Using the ARPA funds recently awarded, all of the necessary infrastructure elements could be completed in FY 2024 probably in the Fall of 2023. The construction of the CPC funded pavilion and picnic areas would be independent of any other construction element and could be completed upon release of CPC funding. The renovation of the sports courts and construction of the pump track would occur as soon as the town budget was approved and a contractor could be retained.

7. **Implementation.** *Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?*

Kate Mallory, the Conservation & Open Space Coordinator for the Town of Wenham, would be in charge of awarding and monitoring the completion of the work. Direct: (978) 468-5520 Ext. 8
She will be assisted by Ernest Ashley, Chair of the OSRC. Cell: (978) 979-8444.

8. **Maintenance.** *If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.*

The aspects of the WWHP that we are asking for CPC funds (pavilion, picnic tables, grills) will be self-sustaining and not require routine maintenance. There will be some maintenance of the park for cleanliness for which the OSRC envisions a Friends of the WWHP to provide for general upkeep and Wenham DPW to provide services and upkeep similar to other town parks.

ADDITIONAL INFORMATION: Provide the following additional information, if applicable.

9. **Further Documentation.** *Documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed. It is important to note that entities who cannot demonstrate adequate site control (i.e., "Friends of" groups) shall not be eligible to apply for funding.*

The WWHP property is owned by the Town of Wenham.

10. **Feasibility Reports:** Any feasibility reports, renderings or other relevant studies and material.

A professional feasibility study was conducted by the BSC Group. This excellent effort evaluated the existing conditions, items and issues to be addressed for ADA compliance and identified a list of potential enhancements that were reviewed by the OSRC and input was sought from the community through an advertised survey. An economical set of features was identified and recommended for funding including a pavilion and picnic gathering area. The Feasibility Study is available electronically through the following link: [West Wenham Park Feasibility study \(arcgis.com\)](http://WestWenhamParkFeasibilitystudy(arcgis.com))

11. **Zoning Compliance:** Evidence that the project does not violate any zoning by-laws or any other laws or regulations, including environmental, and/or plans to obtain necessary approvals.

The WWHP property is already being used as a park. The planned enhancements are consistent with its current use. The specific design elements, when finalized, will require permitting and approvals through the Conservation Commission and Planning Board. We do not anticipate any issues or conditions that would adversely impact the project.

12. **Other Information:** Any additional information that might benefit the CPC in consideration of this project.

Please review the existing conditions, initial concepts and proposed plan in the attached electronic Feasibility Study: [West Wenham Park Feasibility study \(arcgis.com\)](http://WestWenhamParkFeasibilitystudy(arcgis.com))

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name:

Ernest C. Cuddy
OSRC Chair

Date:

11/9/2023

The application deadline for the 2023 Annual Town Meeting will be Wednesday, January 11, 2023 at 4:00 pm at the Town Administrator's Office. Applicants must submit 1 hard copy and 1 copy electronically to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov



COMMUNITY PAVILION



GAGA PIT



MEADOW EDGE PATH



UNIVERSAL ACCESSIBILITY



OUTDOOR FITNESS EQUIPMENTS



PUMP TRACK



GREEN INFRASTRUCTURE

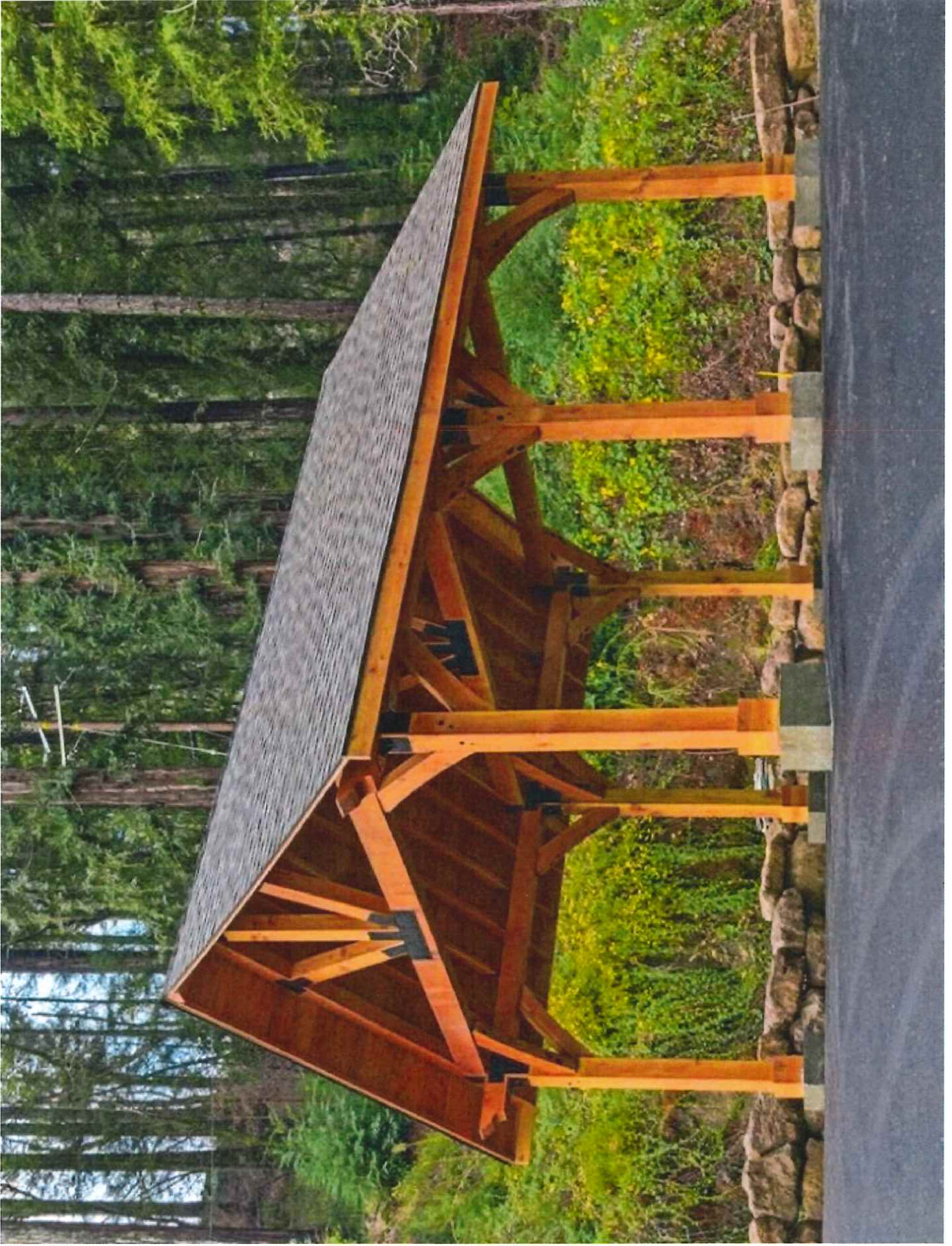


NATURE PLAY



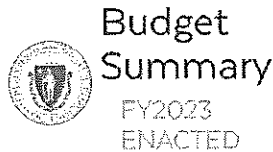
PICKLE BALL & INFORMAL COURT GAMES

CONCEPTUAL DIAGRAM PREFERRED COMPOSITE DESIGN
 HIGGINSON BICENTENNIAL PARK - WENHAM, MA
 JANUARY 27, 2022



Example of a community pavilion

\$20,000 obtained by the State



[Home \(/summary/fy23/\)](#) > [Enacted Budget \(/summary/fy23/enacted\)](#) >

[Housing & Economic Development \(/summary/fy23/enacted/housing-and-economic-development\)](#) >

[Massachusetts Marketing Partnership](#)

[\(/summary/fy23/enacted/housing-and-economic-development/massachusetts-marketing-partnership\)](#) >

[7008-1116 \(/\)](#)

7008-1116

Local Economic Development Projects Earmarks

For the commonwealth's local economic development projects; provided, that not less than \$75,000 shall be expended as a grant to the Fall River Fire Museum, Inc.; provided further, that not less than \$300,000 shall be expended for the Women's Suffrage Celebration Coalition of Massachusetts, Inc.; provided further, that not less than \$60,000 shall be expended to the Chinese Cultural Connection in the city of Malden for improvements to information technology infrastructure; provided further, that not less than \$100,000 shall be expended for improvements to parks and open spaces in the city of Malden; provided further, that not less than \$200,000 shall be expended for maintenance and improvements to the Westerly Burial Ground located in the West Roxbury section of the city of Boston; provided further, that not less than \$250,000 shall be expended for a grant program to support youth sports nonprofit programs that primarily serve low-income or marginalized students and seek to foster improved outcomes in physical health, mental well-being, school participation and sense of community; provided further, that not less than \$150,000 shall be expended to the Charles River Regional Chamber, Inc., in coordination with the Brookline Chamber of Commerce, Inc. and the Wellesley Chamber of Commerce, Inc., to provide grants to independent restaurants located in the city of Newton and the towns of Brookline and

support its FIT Body and Soul Program and its work that empowers individuals to adopt healthier lifestyles; provided further, that not less than \$15,000 shall be expended for Rebel Cause, Inc., to support the InnerVizion Empowerment Center in the city of Springfield; provided further, that not less than \$37,500 shall be expended to the town of Kingston for modifications to the community center for compliance with the Americans with Disabilities Act; provided further, that not less than \$35,000 shall be expended to the town of Pembroke for repairs to the Lydia Drake Library; provided further, that not less than \$75,000 shall be expended for upgrades at Jordan park in the town of Lynnfield, including additional playground equipment, trees and benches; provided further, that not less than \$20,000 shall be expended to the Three Saints, Inc. in the city of Lawrence to support community services and promote Italian heritage; provided further, that not less than \$15,000 shall be expended to Debbie's Treasure Chest, Inc. in the city of Lawrence to provide aid and support to disadvantaged and at-risk families in the Merrimack Valley; provided further, that not less than \$15,000 shall be expended to Firehouse Center for the Arts in the city of Newburyport; provided further, that not less than \$25,000 shall be expended for the Skating to Success, Inc. program in the Charlestown section of the city of Boston; provided further, that not less than \$25,000 shall be expended for repairs to the parking lot at town hall in the town of Georgetown; provided further, that not less than \$15,000 shall be expended for planning related to water infrastructure and commercial development projects in the town of Groveland; provided further, that not less than \$30,000 shall be expended for the planning, design, engineering and construction of sidewalks and pedestrian safety improvements in the town of West Newbury; provided further, that not less than \$50,000 shall be expended for information technology improvements at the Rose Baker Senior Center in the city of Gloucester; provided further, that not less than \$20,000 shall be expended for geographic information system updates, including Pictometry, in the city of Gloucester; provided further, that not less than \$40,000 shall be expended for an industrial park expansion feasibility study to be conducted by the Gloucester Economic Development and Industrial Corporation; provided further, that not less than \$20,000 shall be expended for the planning, design and construction of improvements to the West Wenham park in town of Wenham; provided further, that not less than \$200,000 shall be expended for building refurbishments for the library in the town of Dighton; provided further, that not less than



TOWN OF WENHAM
MASSACHUSETTS

ORDERED: That the following described land and or rights in land including trees owned by the Massachusetts Audubon Society, Inc., South Great Road, Lincoln, Massachusetts 01773, be and hereby is taken in fee by right of eminent domain by the Town of Wenham for playground and recreational purposes:

A parcel of land in the Town of Wenham, Essex County, Commonwealth of Massachusetts, situated on the northeasterly side of Topsfield Road, bounded and described as follows:

NORTHWESTERLY and WESTERLY: by land of William O. and Katherine S. Nichols on three courses of ninety-six and 13/100 (96.13) feet, one hundred twenty-seven and 64/100 (127.64) feet, and two hundred eighty-three and 15/100 (283.15) feet, respectively;

NORTHERLY: by land of Christine M. McDonald on two courses of two hundred five and 30/100 (205.30) feet and fifty-one and 93/100 (51.93) feet, respectively;

EASTERLY and SOUTHEASTERLY: by land of the Massachusetts Audubon Society, Inc. on four courses of one hundred seventy-three and 79/100 (173.79) feet, one hundred ninety-two and 83/100 (192.83) feet, fifty-four and 20/100 (54.20) feet, and two hundred fourteen and 82/100 (214.82) feet, respectively;

SOUTHWESTERLY: by Topsfield Road, two hundred forty (240) feet.

All of said measurements being more or less and containing 3.158 acres, more or less.

BK6300 PG298

Order of Taking - Mass. Audubon Society, Inc. - Town of Wenham page 2

Said premises being more particularly described in a plan entitled "Plan of Land in Wenham prepared for Town of Wenham" prepared by Essex Survey Service, Inc. and dated October 25, 1976, the same being recorded in the Essex South Registry of Deeds, Plan Book Plan

Said premises being a portion of land given to the Massachusetts Audubon Society, Inc., consisting of 132.99 more or less acres, under the Will of Francis L. Higginson.

BE IT FURTHER ORDERED that damages in the amount of eight thousand four hundred (\$8,400) dollars be awarded.

ADOPTED NOVEMBER 16, 1976.

BOARD OF SELECTMEN OF THE
TOWN OF WENHAM

Marjorie A. Davis
Marjorie A. Davis

A. Winslow Dodge
A. Winslow Dodge

Norman R. Durkee
Norman R. Durkee

Attest:

Olga B. Casano
Town Clerk

ESSEX SS. RECORDED

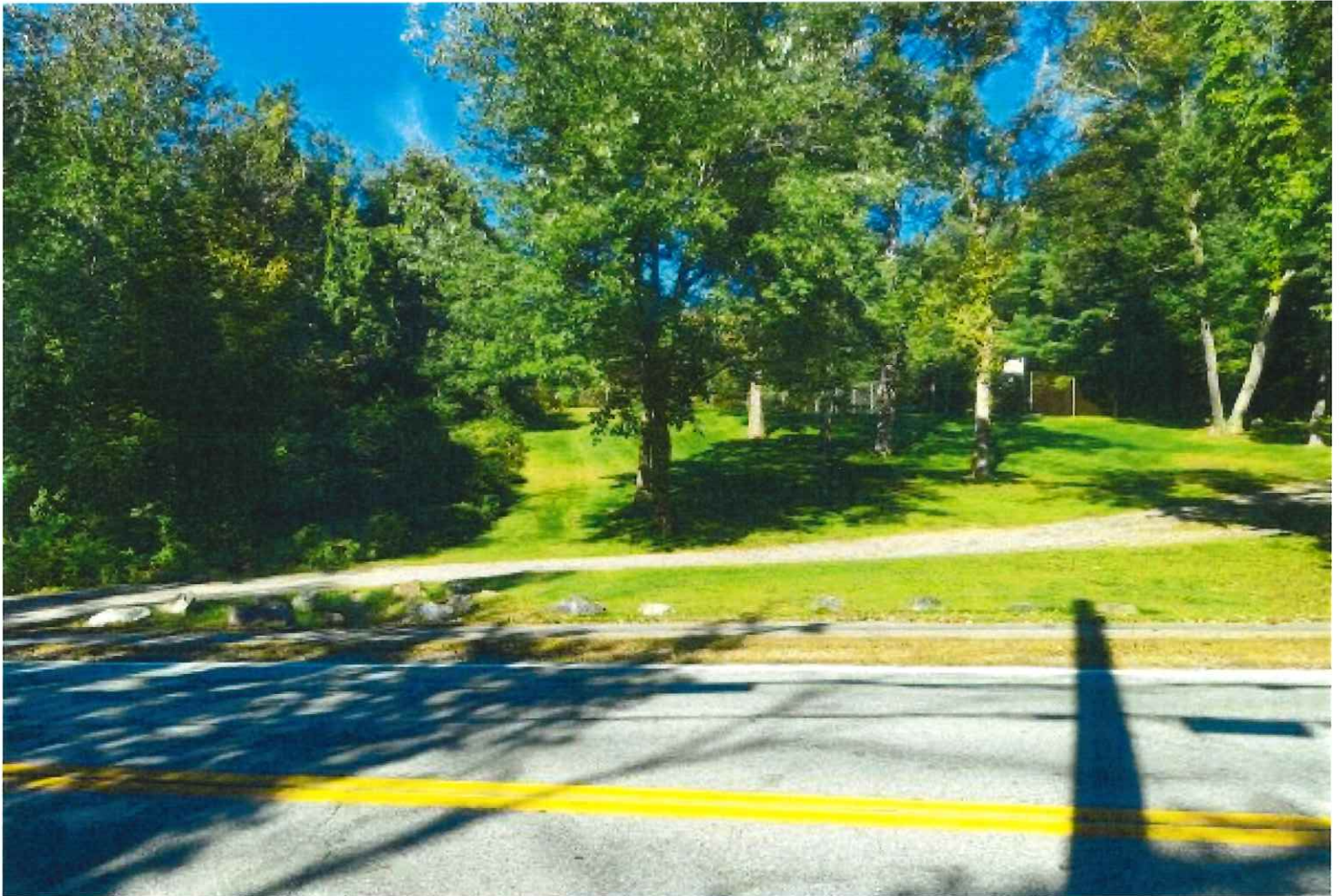
Nov. 19, 1976 36M. PAST 9 A.M. INST. # 57

West Wenham Park Feasibility study

Be a part of the park

BSC User

October 20, 2021



The Town of Wenham and the Open Space and Recreation Committee (OSRC) has identified a need for improvements at the West Wenham Playground, a.k.a. Higginson Bicentennial Playground. The site is a 3.4 acre area located along Route 97 (Topsfield Road), and is adjacent to the 130 acre Mass Audubon Society Higginson Estate property.

The following will give you some background information on the park describe the process the OSRC has completed to develop a community driven design and site program for the park.



The West Wenham Park is an underutilized site relative to the Hamilton / Wenham recreation department programs. Most formal recreation occurs at the schools, town center, Pingree Park, and Patton Park where facilities, space, and visibility create a critical mass of activity.

In this study we explore how WWP's unique qualities can make it a celebrated destination.

[Rec. Department Link](#)



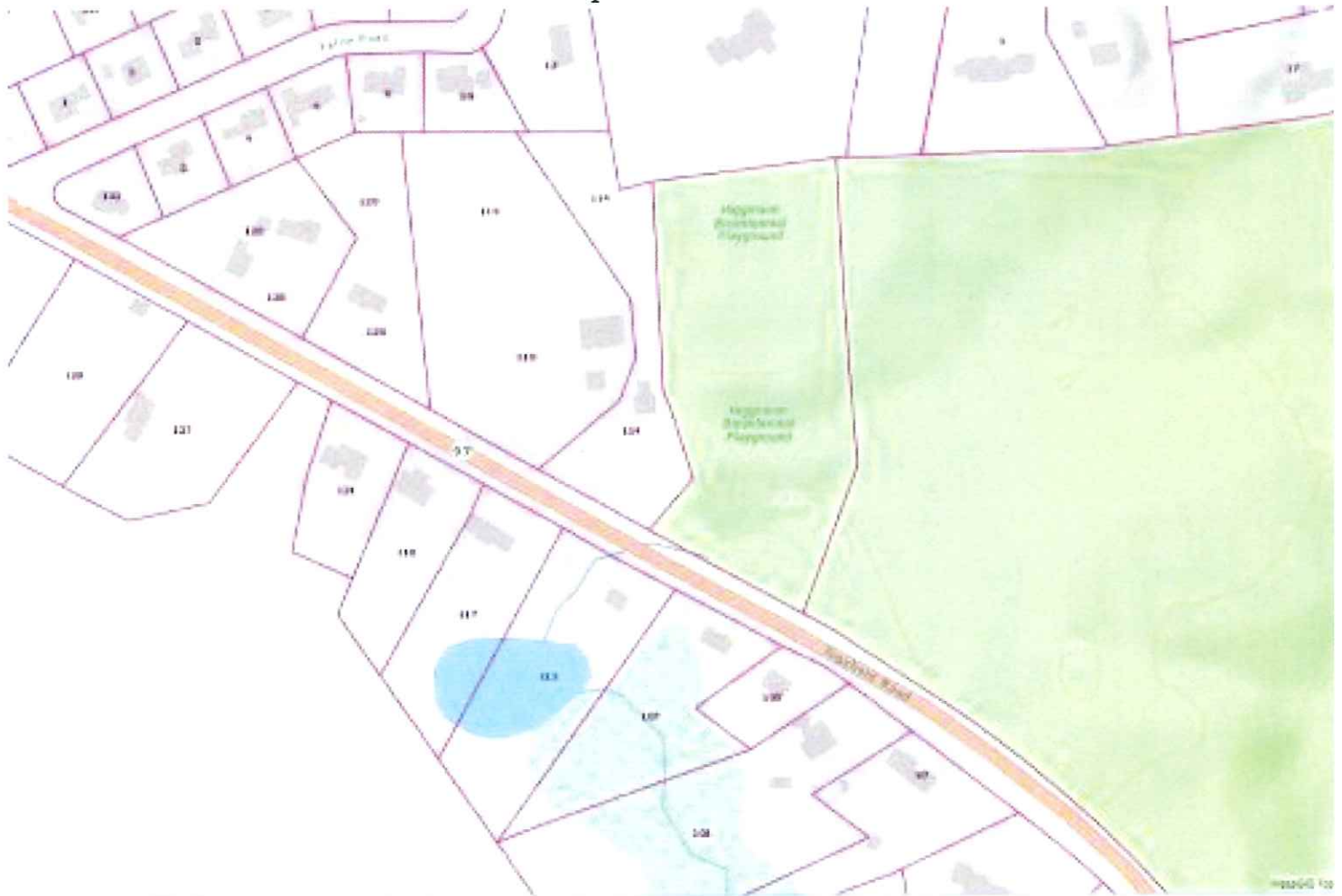
The existing amenities at the park include a practice youth soccer field, basketball court, and a tennis court.

Through the site inventory and analysis phase, it has been determined that there are many constraints at the park. The following list provides insight into some of the existing challenges that must be designed for in the future:

- Parking is limited to a gravel drive, and no accessible spaces have been provided.
- Park access and internal circulation are not paved, and ADA "Universal" access has not been provided.
- Fields are not irrigated, limiting how heavily they can be used.
- Waterlines are disconnected.
- Drainage is present but in disrepair. The site drains into the wetland area across the street watershed of the Wenham

reservoir which must be protected.

- Electrical power does not extend to the site but is available from the street.
- Sloped portions of the site reveal ledge which limit feasibility of some changes.
- The parcel to the north is Audubon conservation land with trails connecting to the park. The park is bordered by residential and office space.



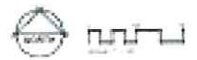
The lower reach of the park is within the Surface Water Protection Overlay for Wenham Lakes Watershed and connects to a small pond and wetlands. There are no listed ecological or special habitat resources at the park, but its significance is increased by the connection to the Cedar Pond Wildlife Sanctuary.

Consequently, potential uses are not environmentally limited, but should be sensitive to the surrounding resources and

include Nature Based Solutions and habitat management techniques to the extent feasible.



CONCEPTUAL DIAGRAM



The study evaluated the characteristics of the site for a comprehensive assessment of current conditions to inform recommendations for the future improvements to the park.

The OSRC wants to maximizing the value of the site to the community. Options discussed range from basic accessibility and restoration of existing amenities to the feasibility of a dog park, neighborhood playground, or new specialty recreation venue.



Per the findings of the study here are some ideas of what sports could be accommodated at the park:

- Basketball
- Roller Hockey
- Handball
- Futsal (court soccer)
- T-ball

Non-program activities or features that could happen here:

- Playground
- Dog run
- Adult fitness equipment
- Skate park
- Splash pad
- Mountain bike pump track

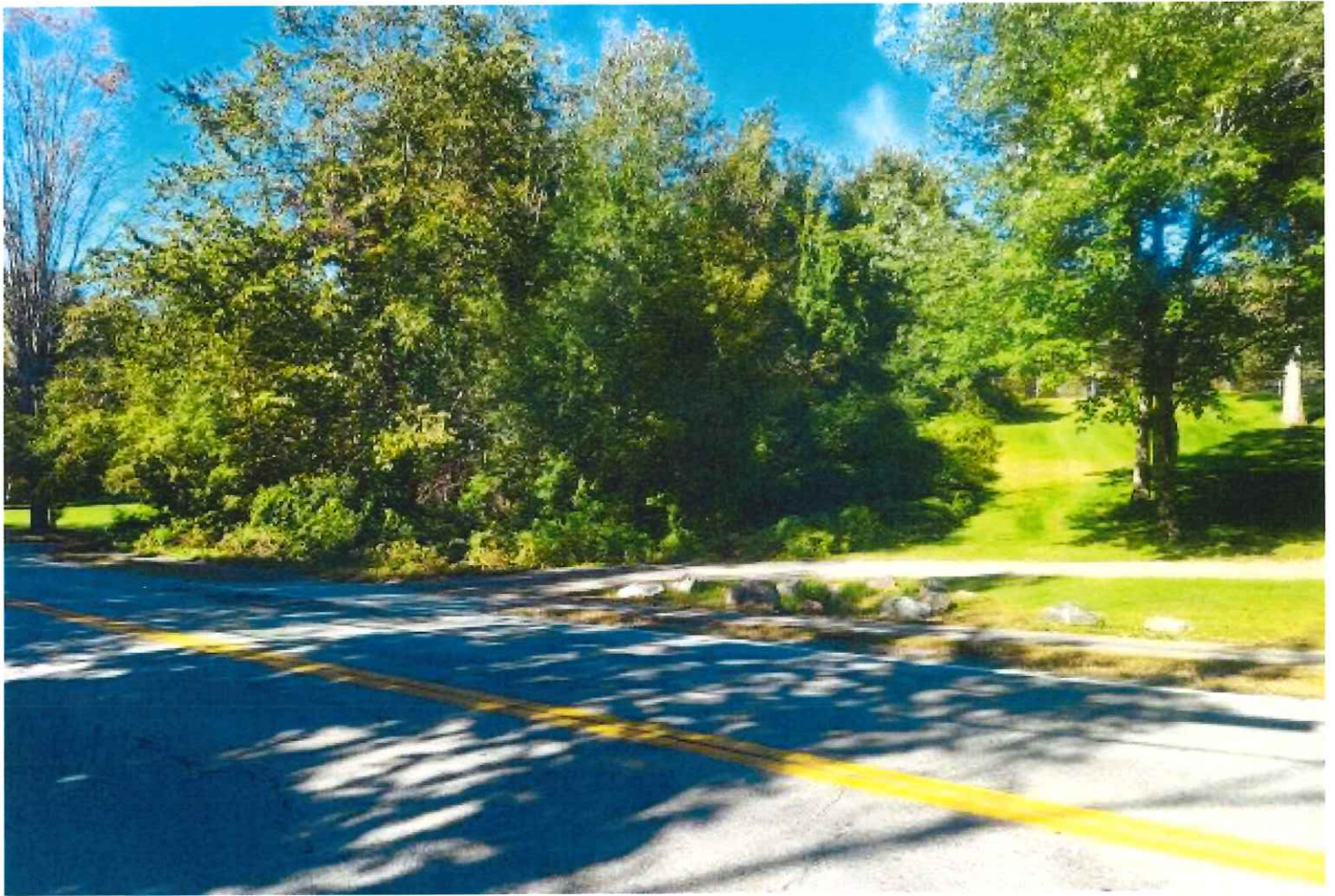
- Event gathering pavilion / picnicking
- Gaba ball
- Sledding
- Other court games

Things that will not work on this site:

- Soccer over U10
- Softball / baseball
- Cricket
- Lacrosse
- Football
- Team sports requiring significant parking / irrigation

Things that are required or desirable to make use of the park more worthwhile. The basic site amenities under consideration are the following:

- Traffic Safety
- Parking
- Accessibility/ paths
- Drainage improvements
- Species management
- Site lighting / sport lighting
- Water utilities / irrigation*
- Bathroom / temp bathroom pad
- Waste management



Now we'd like to show a short photo tour to remind you what the park looks like today.

The entry drive is difficult to access and poorly marked to identify it as a public park. There are steep slopes between the road and the active play areas.

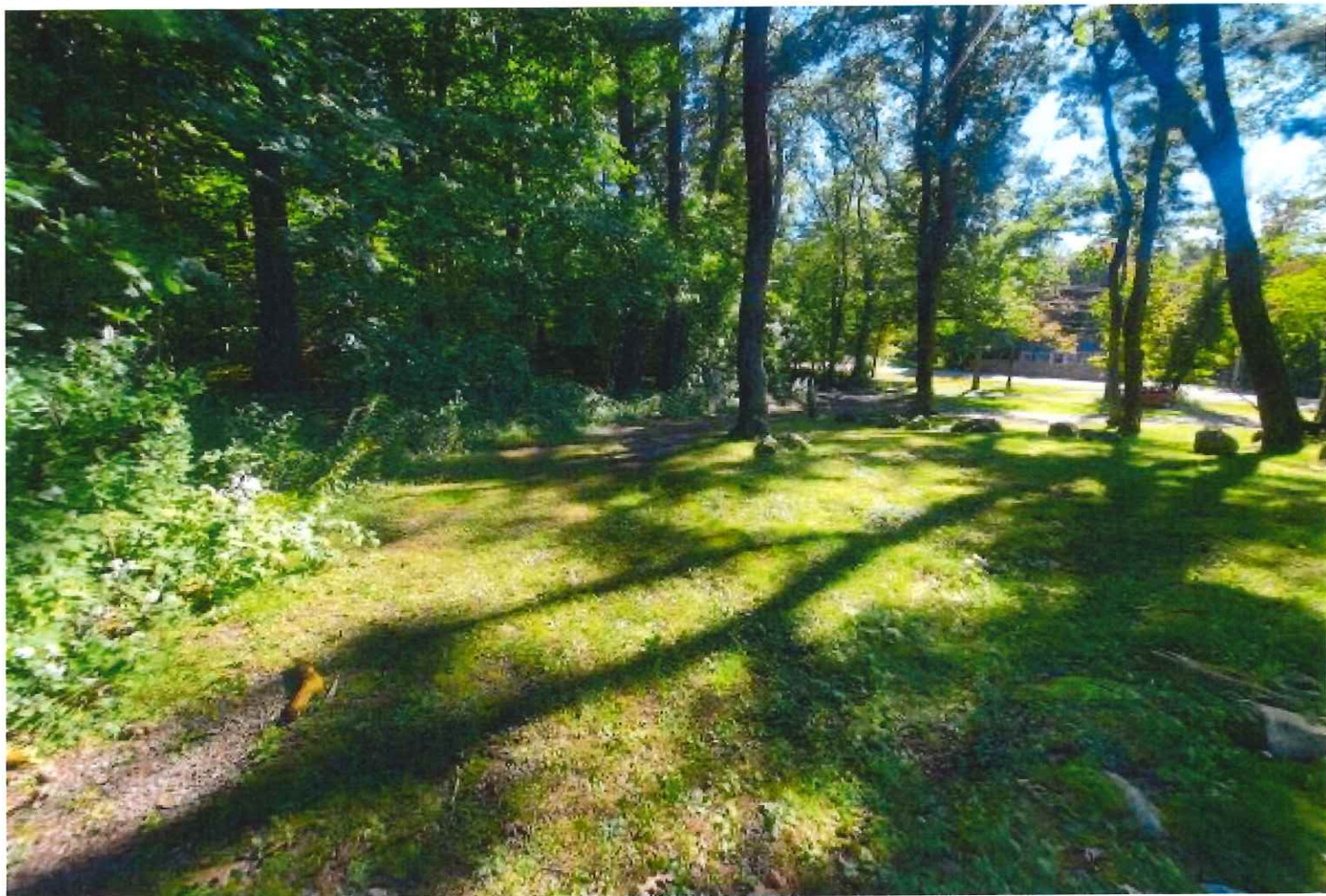


The basketball and tennis courts are useable, but in poor condition. They aren't universally accessible and don't meet current dimensional standards.

Courts are also available at other sites where they are used as part of the Recreation department and school programs.



The practice field is in good condition and well drained, but it is small for most sports, and its usability is limited by insufficient access, lack of irrigation, and turf species. The field also is underutilized because it is not easily accessible and there is very little parking available for teams.



The park has multiple informal entrances to the conservation land. As a community park this is a great connection to have, but any activities on site have been carefully considered for compatibility and co benefits such as habitat support and water quality.



The following images are some initial concepts which we assembled to represent what could be to give a sense of scale and spur creative ideas.

First Concept:

Renovate for access and accessibility and expand programing.



A series of public meetings, a site walk discussion and an online community survey were performed to study what activities and amenities were preferred. In addition to incorporating available studies and programs per the links below.

[Town Recreation Plan](#)

[OSRP Surveys and appendices](#)

[2021-Survey results](#)



CONCEPTUAL DIAGRAM PREFERRED COMPOSITE DESIGN

The preferred conceptual design combines the features and amenities that were deemed most useful in the context of the towns other program needs, the physical constraints and opportunities of the site, and the organizing principals of a universally accessible neighborhood oriented park with features for a wide range of ages and users within a rural ecologically sensitive setting. Below are three links to pdf's providing support for project development.

[Detailed Project Narrative](#)

[Grant Funding Lists](#)

[Project Estimate](#)

This project Storymap was developed by the BSC Group in partnership with the Wenham OSRC.

BSC Group Landscape Architecture



January 11,2023

Wenham Community Preservation Committee
C/O Chairperson Harriet Davis
138 Main St.
Wenham MA 01984

Chairperson Davis,

Please accept our attached application for an additional \$150,000 in Community Preservation Committee Community Housing Funds to support the creation of 45 senior affordable rental units at Maple Street Housing. We are very grateful for the committee's 2019 award of \$750,000. Faced with escalating construction costs and rising interest rates, our team has worked hard to solve budget gaps and get to a construction start and financial closing in late 2022. We are here requesting additional CPC to help us fund some of the many sustainability features in what will be a LEED Certified Gold project.

Should you have any questions or require further information we are happy to provide in the format you would direct. Thank you again for the efforts of the Wenham CPC to improve the local community.

Best Regards,

A handwritten signature in blue ink, appearing to read 'Andrew DeFranza', is written over a light blue horizontal line.

Andrew DeFranza
Executive Director

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Andrew DeFranza

Sponsoring Organization, if applicable: Harborlight Community Partners, Inc.

Mailing address: P.O. Box 507

Daytime phone: 978-473-7156 Email: kcarlson@harborlighthomes.org

Name of Proposal: Maple Woods Senior Affordable Housing

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: \$ 150,000 Total Cost of Proposed Project: \$ 23,218,480

Please note: \$750,000 in CPC awarded 2019; this additional request would bring CPC total award to \$900,000, or 3.8% of the total project cost.

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** What are the goals of the proposed project? Who will benefit and why? How will success be measured?

This project has three major goals. The first goal is to create safe, decent, affordable housing for fixed income seniors in the community. The second goal is to develop housing that is contextual to the Town of Wenham and is celebrated and welcomed as a community success upon completion. The third goal is to enable the Town of Wenham to meet their 10% chapter 40B goals.

The beneficiaries will primarily be the elderly residents who reside in the building for years to come and their families who will have the confidence of their loved one being in a safe, affordable and supportive setting. Secondarily, the Town of Wenham will benefit by exceeding their 40B requirement, allowing for planning and management of future development.

Success will be measured in three ways:

- 1) The completion and occupancy of the building (construction is currently underway and is scheduled to be completed in December 2023),
- 2) the reception of the Town officials, property neighbors and broader community,
- 3) and the performance of the property over time including financial sustainability, facility standards (energy, mechanicals etc), and resident satisfaction.

2. **Community Need:** Why is this project needed? Does it address needs identified in existing Town plans?

Maple Woods is needed for two main reasons. First, this project is needed because of the large volume of fixed income seniors needing housing in our community. Consistent market analysis shows a strong need for affordable senior housing in Essex County. The senior population is expanding, and the number of fixed income seniors will expand along with it. Recent market studies commissioned by HCP for the project demonstrate this need (please see attached market study). Second, this project is needed to put the Town of Wenham over 10% affordable housing on the State DHCD Subsidized Housing Inventory.

The project addresses the need for affordable housing creation which is evidenced by the Town creation and operation of the Wenham Affordable Housing Trust, the Town commissioned Housing Needs Assessment of February 2017 and the Wenham Affordable Housing Trust Action Plan of June 2018.

3. **Community Support:** What is the nature and level of support and/or opposition for this project?

The project has received significant support including that of the Planning Board, Council on Aging, and the Metro Area Planning Council. The project also satisfied the concerns of the various Town boards and departments including PD, FD, Public Works, Water Department, Board of Health, Conservation Commission and Zoning Board of Appeals.

The project was subject to a legal appeal in late 2015, and a settlement agreement in 2019 at a 45 unit size has been agreed upon. The project has been designed and is being constructed following the terms of this agreement. The project is also following the requirements of the Comprehensive Permit conditions and the Conservation Commission Order of Conditions (both are attached).

In conformance with the Comprehensive Permit and the wishes of the town, we requested 70% local preference, which is the maximum possible. The state (DHCD) allowed 68.9% local preference (had to round down as we cannot count a portion of a unit), or 31 of the 45 units, which is included in our approved marketing and tenant selection plans.

4. **Budget:** What is the total budget for the project and how will CPA funds be spent? All items of expenditure must be clearly identified and back-up documentation provided. Distinguish between hard and soft costs. (NOTE: CPA funds may NOT be used for maintenance.) Include a two to five year budget, if appropriate.

In 2019, the CPC awarded Maple Woods \$750,000, for which we are extremely grateful. This allowed Maple Woods to achieve its financial closing in December of 2022, and begin construction. However, the pressures of escalating interest rates and increasing construction costs have created budget strain. To solve budget gaps, we have done the following:

- Cost reductions
- Harborlight has deferred fee and bridged potential HOME funding for a total of \$550,000
- The Wenham Affordable Housing Trust committed an additional \$250,000
- The State (DHCD) committed an additional \$1,958,404.

Maple Woods will be a LEED certified building, minimum Silver rating but targeting Gold (which we expect to achieve). Energy and water conservation measures are woven throughout the project. We are requesting an additional \$150,000 award from the CPC to help offset these costs for sustainable features, including:

- Solar PV system: \$208,000
- Drought-tolerant landscaping: \$280,000
- LED lighting: \$325,000
- ERV conditioned fresh air system: \$80,000 - \$100,000
- Closed cell insulation: \$200,000 - \$225,000
- Air sealing: \$40,000
- Low-flow water fixtures: \$300,000
- Windows (energy star): \$120,000
- Appliances (energy star): \$200,000
- Electric Car charger infrastructure: \$5,000
- Radon mitigation system: \$30,000-\$40,000

Please see attached Development Budget.

5. **Funding:** What funding sources are available, committed or under consideration? Include commitment letters, and describe any other attempts to secure funding for this project.

Maple Woods had its financial closing Dec. 30th; all funding is committed and listed in attached development budget.

6. **Timeline:** What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.

Maple Woods is under construction, with a projected completion date of Dec. 11, 2023. Detailed schedule as follows:

Dec 2022	Financial closing: all other funding committed
June 2023	50% Completion
Dec. 2023	100% Completion, Certificate of Occupancy
Dec 2023	Request CPC funding
Jan. 2024	Resident move-ins begin
June 2024	100% occupied
Oct 2024	Perm mortgage in place to take out remaining construction loan

Then, ongoing operations, long term management by Harborlight

7. **Implementation:** Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?

Harborlight Community Partners is responsible for implementing the project.

- Kristin Carlson, HCP Director of Real Estate Development as well as a North Shore resident, licensed architect and experienced Project Manager will oversee the development of the project, including financial management. Please see attached resume.
- Construction oversight is led by Andrew Leonard, HCP Senior Project Manager, with assistance from Jaselia Gratini, HCP Associate Project Manager. Please see attached resumes.
- Owner's Representative Peter Gourdeau further assists in construction management as part of the HCP team. Please see attached resume.
- HCP will run the resident application period and lottery, and will be the long term property manager under the direction of experienced leader Tim Donovan, HCP COO. Please see attached resume.
- SV Design is the architectural firm. Please see the attached resume for Thad Siemasko, Principal in charge of this project.
- The Contractor is Windover Construction. They bring a team with a background in multi-family construction, as well as knowledge of local processes. On site on a day-to-day basis is Aaron Yeaton, the Superintendent, with oversight from Dustin Corbett, General Superintendent. Project manager is Ian Buckley.
- Additionally, a variety of other local professionals will be involved:
 - Legal: Kurt James of KJP Partners (HCP Board Member and Marblehead resident)
 - Septic Design: Chuck Johnson, Hamilton
 - Civil Engineering: Charlie Wear, Hancock Associates, Danvers

8. **Maintenance:** If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.

Please see the attached development budget and 20-year operating budget projection. Property management and maintenance will be provided by Harborlight Community Partners. Management

and maintenance is funded via resident rent and rental subsidy as noted in the budget.

ADDITIONAL INFORMATION: Provide the following additional information, if applicable.

9. **Further Documentation:** Documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed. It is important to note that entities who cannot demonstrate adequate site control (ie. "Friends of" groups) shall not be eligible to apply for funding.

Harborlight Community Partners owns the property (deed attached). Maple Woods Housing LLC (the project owner) has entered into a 99 year lease with HCP, with an upfront payment matching the appraised pre-permitted value, \$1,200,000.

10. **Feasibility Reports:** Any feasibility reports, renderings or other relevant studies and material.

Please see attached project renderings.

11. **Zoning Compliance:** Evidence that the project does not violate any zoning by-laws or any other laws or regulations, including environmental, and/or plans to obtain necessary approvals.

Maple Woods is being constructed under a 40B Comprehensive Permit, issued 2015 and amended in 2020. In addition, proximity to wetlands necessitates Conservation Commission approval and an Order of Conditions, issued in 2015, extended twice. Finally, the project has received its Building Permit. All permits are attached.

12. **Other Information:** Any additional information that might benefit the CPC in consideration of this project.

We are very grateful for the robust support of the CPC, and the voters at the subsequent Wenham Town Meeting, in awarding \$750,000 to the Maple Woods project in 2019. Since the time of application four years ago, the project has increased in price from \$17,902,000 to \$23,218,480, mostly driven by escalations in construction cost which began during Covid, as well as the more recent increases in interest rates. Fortunately, many stepped in to help us meet our funding needs, notably the Wenham Affordable Housing Trust, which awarded an additional \$250,000 in addition to an initial award of \$250,000. We are making this final request of the CPC only because it is so greatly needed. Thank you for considering this application.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name: _____

Andrew DeFranza

Executive Director, Harborlight Community Partners, Inc.

Date: Jan. 11, 2023

The application deadline for the 2023 Annual Town Meeting will be Wednesday, January 11, 2023 at 4:00 pm at the Town Administrator's Office. Applicants must submit 1 hard copy and 1 copy electronically to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mpmcgovern@wenhamma.gov

**Maple Woods Housing
Development Budget
Jan. 11, 2023**

Sources

LIHTC Tax Credit equity	\$11,613,060
Harborlight Bridge Loan (HOME)	\$400,000
Harborlight Deferred Fee	\$150,000
DHCD Soft Debt	\$7,283,404
North Shore HOME Consortium	\$345,000
Wenham HOME	\$27,016
Wenham Affordable Housing Trust	\$500,000
Wenham CPC	\$900,000
Perm loan	<u>\$2,000,000</u>
Total Development Sources:	\$23,218,480

Uses

Acquisition	\$1,200,000
Construction	\$15,762,209
Construction Contingency	\$780,610
Architecture and Engineering	\$925,000
Legal	\$580,000
Insurance	\$150,000
Construction Loan Interest	\$632,101
Financing Fees	\$62,500
Permits	\$100,000
Other soft costs	\$1,002,048
Operating Reserve	\$124,526
Harborlight overhead and fee	<u>\$1,899,486</u>
Total Development Cost:	\$23,218,480

21-Year Operating Proforma (Years 1-5)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 1 2024	Year 2 2025	Year 3 2026	Year 4 2027	Year 5 2028
INCOME:					
Low-Income, Rental Assisted	\$232,109	\$235,590	\$239,124	\$243,907	\$248,785
Low-Income, Below 50%	211,008	214,173	217,386	221,733	226,168
Low-Income, Below 60%	439,315	448,102	457,064	466,205	475,529
#VALUE!	0	0	0	0	0
Market Rate	0	0	0	0	0
<i>Gross Potential Income</i>	882,432	897,865	913,574	931,845	950,482
Less vacancy	35,259	35,876	36,504	37,234	37,978
<i>Effective Gross Residential Income</i>	847,173	861,989	877,070	894,611	912,504
Commercial (includes parking)	0	0	0	0	0
Less vacancy	0	0	0	0	0
Net Commercial Income	0	0	0	0	0
<i>Effective Rental Income</i>	847,173	861,989	877,070	894,611	912,504
Other Income: Laundry	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
<i>Total Gross Income</i>	847,173	861,989	877,070	894,611	912,504
Operating Subsidies	0	0	0	0	0
Draw on Operating Reserves	0	0	0	0	0
<i>Total Effective Income</i>	\$847,173	\$861,989	\$877,070	\$894,611	\$912,504
EXPENSES:					
Management Fee	50,830	51,719	52,624	53,677	54,750
Administrative	116,800	120,304	123,913	127,631	131,459
Maintenance	116,575	120,072	123,674	127,385	131,206
Resident Services	75,000	77,250	79,568	81,955	84,413
Security	0	0	0	0	0
Electrical	89,000	91,670	94,420	97,253	100,170
Natural Gas	0	0	0	0	0
Oil (heat)	1,000	1,030	1,061	1,093	1,126
Water & Sewer	16,250	16,738	17,240	17,757	18,290
Replacement Reserve	18,000	18,540	19,096	19,669	20,259
Operating Reserve	0	0	0	0	0
Real Estate Taxes	49,500	50,985	52,515	54,090	55,713
Other Taxes	0	0	0	0	0
Insurance	61,875	63,731	65,643	67,612	69,641
MIP	0	0	0	0	0
Other:	1,000	1,030	1,061	1,093	1,126
<i>Total Operating Expenses</i>	\$595,830	\$613,069	\$630,815	\$649,213	\$668,153
NET OPERATING INCOME	\$251,342	\$248,920	\$246,255	\$245,398	\$244,351
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326
Debt Service Coverage	1.64	1.62	1.61	1.60	1.59
Project Cash Flow	\$98,017	\$95,594	\$92,930	\$92,073	\$91,026
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$251,342	\$248,920	\$246,255	\$245,398	\$244,351

21-Year Operating Proforma (Years 6-10)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 6 2029	Year 7 2030	Year 8 2031	Year 9 2032	Year 10 2033
INCOME:					
Low-Income, Rental Assisted	\$253,761	\$258,836	\$264,013	\$269,293	\$274,679
Low-Income, Below 50%	230,691	235,305	240,011	244,812	249,708
Low-Income, Below 60%	485,039	494,740	504,635	514,728	525,022
#VALUE!	0	0	0	0	0
Market Rate	0	0	0	0	0
<i>Gross Potential Income</i>	969,492	988,881	1,008,659	1,028,832	1,049,409
Less vacancy	38,738	39,513	40,303	41,109	41,931
<i>Effective Gross Residential Income</i>	930,754	949,369	968,356	987,723	1,007,478
Commercial Income	0	0	0	0	0
Less vacancy	0	0	0	0	0
Net Commercial Income	0	0	0	0	0
<i>Effective Rental Income</i>	930,754	949,369	968,356	987,723	1,007,478
Laundry Income	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
<i>Total Gross Income</i>	930,754	949,369	968,356	987,723	1,007,478
Operating Subsidies	0	0	0	0	0
Draw on Operating Reserves	0	0	0	0	0
<i>Total Effective Income</i>	\$930,754	\$949,369	\$968,356	\$987,723	\$1,007,478
EXPENSES:					
Management Fee	55,845	56,962	58,101	59,263	60,449
Administrative	135,403	139,465	143,649	147,959	152,398
Maintenance	135,142	139,197	143,373	147,674	152,104
Resident Services	86,946	89,554	92,241	95,008	97,858
Security	0	0	0	0	0
Electrical	103,175	106,271	109,459	112,743	116,125
Natural Gas	0	0	0	0	0
Oil (heat)	1,159	1,194	1,230	1,267	1,305
Water & Sewer	18,838	19,403	19,985	20,585	21,203
Replacement Reserve	20,867	21,493	22,138	22,802	23,486
Operating Reserve	0	0	0	0	0
Real Estate Taxes	57,384	59,106	60,879	62,705	64,586
Other Taxes	0	0	0	0	0
Insurance	71,730	73,882	76,098	78,381	80,733
MIP	0	0	0	0	0
Other:	1,159	1,194	1,230	1,267	1,305
<i>Total Operating Expenses</i>	\$687,650	\$707,721	\$728,383	\$749,653	\$771,550
NET OPERATING INCOME	\$243,104	\$241,648	\$239,973	\$238,070	\$235,928
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326
Debt Service Coverage	1.59	1.58	1.57	1.55	1.54
Project Cash Flow	\$89,779	\$88,323	\$86,648	\$84,745	\$82,602
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$243,104	\$241,648	\$239,973	\$238,070	\$235,928

21-Year Operating Proforma (Years 11-15)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 11 2034	Year 12 2035	Year 13 2036	Year 14 2037	Year 15 2038
INCOME:					
Low-Income, Rental Assisted	\$280,172	\$285,776	\$291,491	\$297,321	\$303,267
Low-Income, Below 50%	254,702	259,796	264,992	270,292	275,698
Low-Income, Below 60%	535,523	546,233	557,158	568,301	579,667
#VALUE!	0	0	0	0	0
Market Rate	0	0	0	0	0
<i>Gross Potential Income</i>	1,070,397	1,091,805	1,113,641	1,135,914	1,158,632
Less vacancy	42,770	43,625	44,498	45,388	46,295
<i>Effective Gross Residential Income</i>	1,027,627	1,048,180	1,069,143	1,090,526	1,112,337
Commercial (includes parking)	0	0	0	0	0
Less vacancy	0	0	0	0	0
Net Commercial Income	0	0	0	0	0
<i>Effective Rental Income</i>	1,027,627	1,048,180	1,069,143	1,090,526	1,112,337
Other Income: Laundry	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
<i>Total Gross Income</i>	1,027,627	1,048,180	1,069,143	1,090,526	1,112,337
Operating Subsidies	0	0	0	0	0
Draw on Operating Reserves	0	0	0	0	0
<i>Total Effective Income</i>	\$1,027,627	\$1,048,180	\$1,069,143	\$1,090,526	\$1,112,337
EXPENSES:					
Management Fee	61,658	62,891	64,149	65,432	66,740
Administrative	156,969	161,679	166,529	171,525	176,670
Maintenance	156,667	161,367	166,208	171,194	176,330
Resident Services	100,794	103,818	106,932	110,140	113,444
Security	0	0	0	0	0
Electrical	119,609	123,197	126,893	130,700	134,620
Natural Gas	0	0	0	0	0
Oil (heat)	1,344	1,384	1,426	1,469	1,513
Water & Sewer	21,839	22,494	23,169	23,864	24,580
Replacement Reserve	24,190	24,916	25,664	26,434	27,227
Operating Reserve	0	0	0	0	0
Real Estate Taxes	66,524	68,520	70,575	72,692	74,873
Other Taxes	0	0	0	0	0
Insurance	83,155	85,649	88,219	90,866	93,591
MIP	0	0	0	0	0
Other:	1,344	1,384	1,426	1,469	1,513
<i>Total Operating Expenses</i>	\$794,092	\$817,298	\$841,188	\$865,782	\$891,102
NET OPERATING INCOME	\$233,535	\$230,882	\$227,955	\$224,744	\$221,235
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326
Debt Service Coverage	1.52	1.51	1.49	1.47	1.44
Project Cash Flow	\$80,210	\$77,556	\$74,630	\$71,418	\$67,910
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$233,535	\$230,882	\$227,955	\$224,744	\$221,235

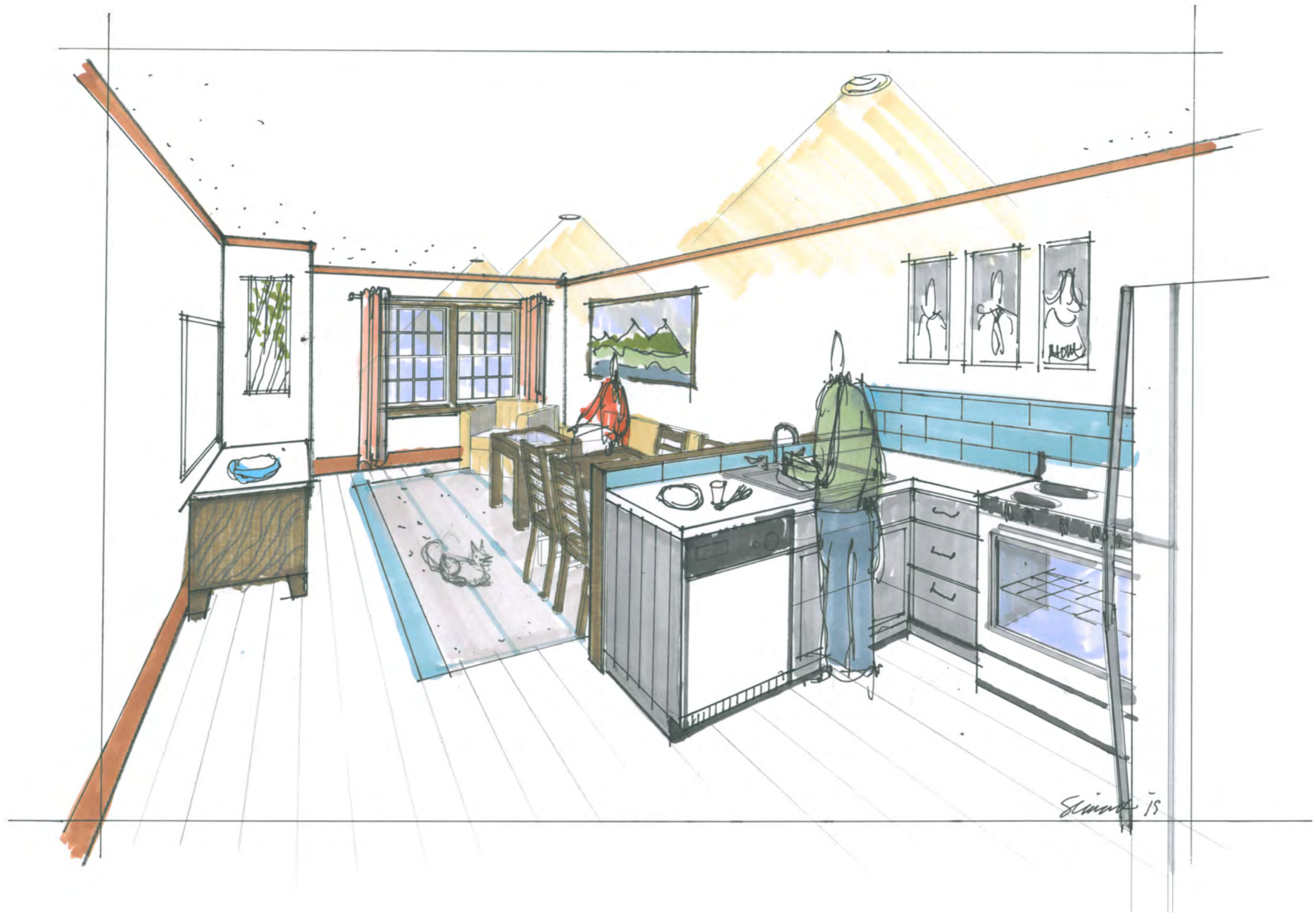
21-Year Operating Proforma (Years 16-21)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 16 2039	Year 17 2040	Year 18 2041	Year 19 2042	Year 20 2043	Year 21 2044
INCOME:						
Low-Income, Rent. Astd.	\$309,333	\$315,519	\$321,830	\$328,266	\$334,832	\$341,528
Low-Income, Below 50%	281,212	286,836	292,573	298,424	304,392	310,480
Low-Income, Below 60%	591,260	603,086	615,147	627,450	639,999	652,799
###	0	0	0	0	0	0
Market Rate	0	0	0	0	0	0
<i>Gross Potential Income</i>	1,181,805	1,205,441	1,229,550	1,254,141	1,279,224	1,304,808
Less vacancy	47,221	48,166	49,129	50,112	51,114	52,136
<i>Eff. Gross Res. Income</i>	1,134,584	1,157,275	1,180,421	1,204,029	1,228,110	1,252,672
Commercial Income	0	0	0	0	0	0
Less vacancy	0	0	0	0	0	0
Net Commercial Income	0	0	0	0	0	0
<i>Effective Rental Income</i>	1,134,584	1,157,275	1,180,421	1,204,029	1,228,110	1,252,672
Other Income: Laundry	0	0	0	0	0	0
Other 0	0	0	0	0	0	0
Other 0	0	0	0	0	0	0
Other 0	0	0	0	0	0	0
Other 0	0	0	0	0	0	0
Other 0	0	0	0	0	0	0
<i>Total Gross Income</i>	1,134,584	1,157,275	1,180,421	1,204,029	1,228,110	1,252,672
Operating Subsidies	0	0	0	0	0	0
Draw on Operating Res.	0	0	0	0	0	0
<i>Total Effective Income</i>	\$1,134,584	\$1,157,275	\$1,180,421	\$1,204,029	\$1,228,110	\$1,252,672
EXPENSES:						
Management Fee	68,075	69,437	70,825	72,242	73,687	75,160
Administrative	181,971	187,430	193,053	198,844	204,810	210,954
Maintenance	181,620	187,069	192,681	198,461	204,415	210,547
Resident Services	116,848	120,353	123,964	127,682	131,513	135,458
Security	0	0	0	0	0	0
Electrical	138,659	142,819	147,103	151,517	156,062	160,744
Natural Gas	0	0	0	0	0	0
Oil (heat)	1,558	1,605	1,653	1,702	1,754	1,806
Water & Sewer	25,317	26,076	26,859	27,665	28,494	29,349
Replacement Reserve	28,043	28,885	29,751	30,644	31,563	32,510
Operating Reserve	0	0	0	0	0	0
Real Estate Taxes	77,119	79,433	81,816	84,270	86,799	89,403
Other Taxes	0	0	0	0	0	0
Insurance	96,399	99,291	102,270	105,338	108,498	111,753
MIP	0	0	0	0	0	0
Other:	1,558	1,605	1,653	1,702	1,754	1,806
<i>Total Operating Expenses</i>	\$917,167	\$944,002	\$971,627	\$1,000,068	\$1,029,347	\$1,059,491
NET OPER. INC.	\$217,416	\$213,274	\$208,793	\$203,961	\$198,762	\$193,181
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326	\$0
<i>Debt Service Coverage</i>	1.42	1.39	1.36	1.33	1.30	N/A
Project Cash Flow	\$64,091	\$59,948	\$55,468	\$50,636	\$45,437	\$193,181
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$217,416	\$213,274	\$208,793	\$203,961	\$198,762	\$193,181







Andrew DeFranza

Education

M.S. Community Economic Development *Southern New Hampshire University*

M.A. Theology: Social Ethics *Gordon-Conwell Theological Seminary*

- Social Ethics Award recipient
- Magna Cum Laude

Continuing Certified Credit Compliance Professional C⁴P in the Low Income Housing Tax Credit Program, Spectrum Seminars, Inc.

Honors

Peter J. Gomes Service Award-Congressman Moulton (2016)

Community Partners Special Recognition Award-Senior Care (2016)

Ann Gelbspan Partners in Community Award-WIHED (2016)

MHIC Excellence in Affordable Housing Award (2014) **(With HCP)**

River House Hero Award (2013)

North Shore 100 (2009)

Milwaukee Urban League Young Professionals: Community Achiever Award

North Shore United Way Unsung Hero Award (2004)

Mass Dept of Public Health Outstanding Outreach Educator Award (2004)

Professional Experience

Executive Director

Harborlight Community Partners (2007-present)

As Executive Director of Harborlight Community Partners I took over a group of related non profits and guided them through a merger process to sharpen commitment to mission and create an organizational infrastructure capable of creating and managing affordable housing on a more regional basis. In 2009 HCP then merged in three other local affordable housing entities, refinanced their portfolio with a tax exempt bond and provided capital improvements. In 2011 HCP opened the first community supported affordable housing project in Hamilton MA and closed on a preservation transaction to protect the affordable elderly housing at Pigeon Cove Ledges in Rockport. In 2012 HCP merged in the Community Land Trust of Cape Ann, partnered with Marblehead Community Housing Corp., and contracted with the River House Shelter to salvage and revitalize their struggling homeless shelter and permanent housing program. In 2013 we partnered with the Women's Institute for Housing and Economic Development to manage three other supportive housing buildings. We have been consistently structuring effective and creative transactions to build, preserve, and renovate affordable housing in the region. Currently we operate or support 414 units of housing in 9 communities with an active pipeline. We recently finished a refinancing and occupied renovation of Harborlight House, a unique model for service enriched housing for fixed income seniors. In 2016 Congressman Seth Moulton kindly provided me with the inaugural Peter J. Gomes Service Award.

Executive Director

Guest House—Milwaukee, WI (2005-2007)

As Executive Director I oversaw the restructuring and resurgence of a failing agency. I reorganized the staffing pattern and delivery service mechanisms eventually having responsibility for 25-30 staff and another 25-35 partners who provided service to homeless men in our emergency shelter, transitional housing, permanent supportive housing, addiction treatment, and Safe Haven programs. Between the spring of 2005 and early 2007 we added 74 slots of permanent supportive housing for homeless disabled men. During this time we also increased our annual budget size 200%, to over \$3,000,000, while maintaining a surplus each year. I supervised the financial and budget systems while managing 13 government contracts along with a myriad of private grants significantly increasing our revenue support from Federal, County, State and private sources. I was responsible for the majority of the fundraising efforts including significant writing and extensive public speaking. I represented the agency to public institutions, politicians, civic groups, faith based entities, and partner organizations. I was responsible for interacting with the board and providing vision, strategic direction, and planning for the overall agency. My final venture involved bringing a 24 unit permanent supportive housing facility to Milwaukee utilizing low income housing tax credits and a variety of funding sources via a partnership with Heartland Alliance.

Community Outreach Director

Beverly Bootstraps—Beverly, MA (1999-2004)

In this role I was grateful for the opportunity to work on many different levels within the world of community development and social services on Boston's North Shore. Among other things I ran the first winter shelter in the City, created a program to provide low-income children with school supplies, and started a free tax clinic for local residents. While much of my time was spent on case and crisis management for hundreds of low-income families and individuals, I was also responsible for the development, budgeting and operation of various empowerment programs. In this process I supervised the work of other staff members, interns, and many volunteers. In partnership with others I also participated in strategic planning and diverse development activities including public speaking, grant writing, and fund-raising events. One of my greatest strengths in this role was my ability to network with other social service agencies, city officials, government offices, police, businesses and educational institutions both public and private. As the Community Outreach Director I interacted with people from an array of income, ethnic and power groups in an attempt to improve the quality of life for low income families and individuals.

Timothy M. Donovan

Senior Executive Summary Chief Financial Officer / Chief Operating Officer

An accomplished real estate professional with experience in business leadership, problem solving, and working with Board of Directors, Lenders, Equity Investors, and Attorneys. An innovative and results driven leader focused on achieving consistently exceptional outcomes in a highly competitive businesses.

Areas of strength:

- Employee Engagement
- Operational and Strategic Planning
- Operating / Capital Budgeting
- Financial Reporting and Operations
- Process Optimization
- Turnarounds and Workouts
- Real Estate Capital Structures
- Section 42 Low Income Housing Tax Credits, Section 8 Programs and Market

Professional Experience

State Street Bank and Trust, Boston, MA State Street Global Services – Alternative Investment Solutions (AIS) Global Head of Real Estate 2012 – Current

As a Senior Managing Director (SVP) in Alternative Investment Solutions responsibilities include leading the global team responsible for real estate fund administration for assets excess of \$190B, including open and closed end structures, separate accounts, private and public funds.

Responsibilities include all aspects of the global operations of the business and leading a team of 175 professionals in 7 locations (Atlanta, San Francisco, London, Frankfurt, Milan, Singapore, and Tokyo) to accomplish aggressive revenue, expense and operational transformation goals. The team includes approximately 125 accounting professionals and 50 IT professionals responsible for the financial and investment reporting for approximately \$191BB of real estate assets globally. Additional responsibilities include driving market share, revenue growth, partnering with technology and HR business partners, and marketing strategies for the business. Accomplishments to date include:

- Managed the Morgan Stanley Real Estate Investment (MSREI) lift out, IT migration and integration of the MSREI team into State Street on time and ahead of budget – exceeded year one deal model by 42%
- Working with the team decreased quarterly deliverables cycle times by 25%
- Negotiated, closed, migrated and integrated a second lift out of a MSREI treasury team to complete our real estate solution
- Consistent generation of year over year of positive operating leverage
- Gained the confidence of AIS leadership by consistently meeting or exceeding business and personal development goals

BEACON COMMUNITIES, Boston, MA

Information Classification: General

Chief Executive Officer, Beacon Residential Management 2009 – 2011

Beacon Communities consists of four real estate operating companies including Beacon Residential Management, the provider of property management and asset management services for over 12,000 apartments. Responsibilities include insuring compliance with operating and partnership agreements and approval of corporate and partnership annual operating budgets, including major capital expenditures. Accomplishments include:

- Led a core team of professionals in key areas of the organization including Human Resources, Accounting, Tax, Risk Management, Property Management and IT
 - Known for building and motivating cross-functional teams that have added value through recommendations and implementation of process improvements
 - Created and executed a plan transforming our Low Income Housing Tax Credits LIHTC Compliance function from a cost center into a revenue generator
 - Created a team-work based culture that supports the execution of the organization's growth goals while achieving the delivery of quality housing to our residents
 - Led the planning and successful execution for a 50% growth in the number of properties under management
 - Implemented and oversaw the first employee survey in the history of the company. Results were used to create an employee engagement improvement plan.
-

Chief Financial Officer / Chief Operating Officer 1998 – 2009

As Chief Financial Officer responsibilities included the accuracy and integrity of financial information, internal controls and related systems, compliance with the requirements of all partnership and operating agreements, budgeting, forecasting, financial reporting, tax, risk management and treasury. In addition, responsibilities as Chief Operating Officer included the day-to-day operational oversight of Beacon Residential Management and asset management. Accomplishments include:

- Assessed and implemented a plan to reduce the operational weaknesses of the accounting department and property management company. This plan resulted in cost reductions and increased productivity, including the consolidation of multiple software solutions through the selection and implementation of YARDI in 2001. Improvements included timely reporting of results, increased accuracy, access to information and reduced year-end audit and tax preparation time by 35-40%;
 - Completed the buy-out of inactive partners from the operating companies;
 - Assisted Human Resources to improve compensation and benefits packages to attract top talent;
 - Served as CFO for BCJ Development, a Joint Venture between Beacon and Corcoran Jennison of Boston. The JV developed 11 properties through the HOPE VI program with a total development cost of \$240m;
 - Negotiated, closed and managed a \$4m unsecured Line of Credit;
 - Negotiated annual property and general liability insurance renewals with various insurance carriers resulting in stable premiums without sacrificing quality coverage. In 2003, saved \$500,000 by implementing an SIR on GL coverage in a difficult market;
 - Successfully acted as court appointed receiver resulting in the payment of approximately \$3m to creditors; and
 - In May, 2008 led the Executive Committee in the creation and implementation of a strategic plan to protect the organization and position it for success following the financial downturn.
-

THE GATEHOUSE GROUP, Boston, MA

Information Classification: General

Vice President of Finance

1994 – 1998

The Gatehouse Group of Companies was a startup multi-family developer of Section 42 properties and manager of apartment communities in Massachusetts, Rhode Island and Florida. Gatehouse developed approximately 3,000 units through new construction, historic re-use or rehabilitation using a complex combination of city, state and federal resources including LIHTC. In addition, Gatehouse took over troubled assets for a major Boston, MA syndicator. In this role the Gatehouse team used its expertise in finance and property management to protect the syndicator's investments and insured the achievement of projected returns to investors. Responsibilities included:

- Creation of scalable accounting systems;
 - Reporting and internal control systems;
 - LIHTC compliance systems;
 - Assisting in the financing of new and existing assets; and,
 - Insurance, treasury and general HR responsibilities.
-

CONGRESS REALTY GROUP OF COMPANIES, Boston, MA

Corporate Controller

1991 – 1994

Congress Realty Group was a full service provider of real estate services including syndication, property management, and consulting. In addition to my day-to-day responsibilities, I assisted the Chief Financial Officer and the organization's Principle in our role as Bankruptcy Trustee for the United States Bankruptcy Court. Responsibilities included:

- Day-to-day operations of the property and corporate accounting functions;
 - Treasury;
 - Investor services;
 - NASD compliance reporting; and
 - Supporting the acquisition and disposition teams on transactions.
-

ROBERT ERCOLINI AND COMPANY, Boston, MA

Audit Senior

1987 – 1991

A CPA firm specialized in providing industry-specific assurance, accounting, tax and business consulting services to leading organizations. Primary responsibilities included the audit and tax work of many of Boston's leading real estate firms.

Education

- Merrimack College, BS Accounting 1987
-

Affiliations

Information Classification: General

- St. Mary's Regional High School, Lynn, MA
Board of Advisors 2005 – current
 - St. Mary's Regional High School, Lynn, MA
Founding Member Board of Trustees 2003 – 2005
 - St. Mary's Regional High School, Lynn, MA
Co-Chair Connell Center Building Committee 2002 – 2003
 - Merrimack College, North Andover, MA
Board of Trustees 2005- 2006
 - Rental Housing Association, Boston, MA
Board of Directors 2009-2010
-

References

Available upon request.

KRISTIN CARLSON

SUMMARY

Real estate professional with more than 15 years of experience in development, architecture and construction, seeking project management role within the real estate development industry. Licensed architect with strong leadership skills and experience with multiple project types, including affordable multi-family housing. Excellent communication, quantitative and analytical skills, and ability to coordinate large project teams. Experience in real estate financial modeling, asset management, zoning and permitting, and market research.

EDUCATION

- 2011 **Massachusetts Institute of Technology** Cambridge, MA
Master of Science in Real Estate Development and Master of City Planning
- 1998 **Syracuse University, School of Architecture** Syracuse, NY
Bachelor of Architecture, cum laude

EXPERIENCE

- 2016 - present **Harborlight Community Partners** Beverly, MA Director of Real Estate Development
- Work directly with Executive Director on multiple affordable housing development projects. Responsible for implementation of new projects, including feasibility studies, management of design and construction consultants, applications for funding, closings, construction, and working with lease-up staff. Projects include new construction, renovation, and refinancing.
- 2012 - 2016 **Neighborhood of Affordable Housing** East Boston, MA Project Manager
- Managed multiple development projects, including new construction, historic renovations, and refinancing. Project lead on a \$32.5 million mixed-income, mixed-use new construction project. Created proformas for new prospects, and coordinate RFPs. Prepared financing applications and source funding, and assisted Development Director with all stages of current projects.
- 2011 - 2012 **Wells Fargo Bank - Community Lending & Investing** Boston, MA Tax Credit Asset Manager
- Managed a portfolio of approximately 70 affordable housing and historic tax credit properties. Responded to general partner requests including refinancing and disposition. Monitored and reported on financial performance and compliance, and worked with general partners to resolve various issues.
- May - July 2011 **Initiative for a Competitive Inner City** Boston, MA Senior Consultant
- Hired for temporary role in MacArthur-funded research project, examining the role of the construction and development industries in inner city economic development.
 - Performed original research and co-wrote final paper.
- Summer 2010 **The Community Builders** Boston, MA Development Intern
- Worked closely with the senior vice president on prospecting new deals under the federal Neighborhood Stabilization Program (NSP2). Tasks included broker contact and market research.
 - Led intern team in developing and writing substantial amendment to HUD grant application.
 - Compiled database on banks' Community Redevelopment Act investment activities.
- Summer 2009 **Jonathan Rose Companies** New York, NY Development Intern
- Assisted with closing documents, researched solar tax credits and coordinated the arts component of a competition-winning 200-unit green, affordable housing development.
 - Coordinated schedule for marketing and lease-up of a new 85-unit mixed-income housing development.
 - Led architectural coordination for a new, LEED Silver 46-unit affordable housing development. Prepared closing due diligence documents and revised the proforma.
- 2006 - 2008 **CBT Architects** Boston, MA Project Architect
- Led a 10-person architectural and consultant team in the \$20M gut renovation of a Class A office tower lobby and adjacent plaza, designed to reposition the building.
 - Coordinated senior designers and junior staff within a collaborative team to produce schematic designs for four new dormitory buildings at Champlain College.
- 2002 - 2006 **Durkee Brown Viveiros and Werenfels** Providence, RI Project Manager
- Led a 10-person architectural and consultant team in the design, coordination and construction documentation for a new 40-unit affordable housing development. Worked closely with the partner in charge to resolve complex wetlands site issues and bring the project through public hearings.
 - Directed zoning research and urban design for the redevelopment of several city blocks to provide 30 new units of infill housing.

- | | | |
|-------------|---|----------------|
| 2001 - 2002 | <i>Barr and Barr Builders</i> Boston, MA | Field Engineer |
| | <ul style="list-style-type: none"> • Coordinated, scheduled and supervised structural, MEP and finish trades in the \$25M renovation of the 150-year old Boston Athenaeum Library. Prepared, coordinated and reviewed RFIs and managed communications with the architects. | |
| 2000 - 2001 | <i>Americorps, Portland Habitat for Humanity</i> Portland, OR | Team Leader |
| | <ul style="list-style-type: none"> • Created a timeline for future housing development projects, coordinating land acquisitions with the requirements of varied funding sources. • Led up to 20-person groups of volunteers on housing construction sites through all phases of construction. | |
| 1999 - 2000 | <i>Schwartz/Silver</i> Boston, MA | Designer |
| | <ul style="list-style-type: none"> • Worked with a 15-person architectural and consultant team in the design and construction documentation for the renovation of the Boston Athenaeum Library. Led structural coordination and assisted project manager during construction. | |

HONORS AND AFFILIATIONS

- Assistant Treasurer, Saint Michael's Episcopal Church, Marblehead
- Licensed Architect
- LEED Green Associate
- First Place, Boston Home Loan Bank Affordable Housing Development Competition
- Instructor, Boston Architectural Center, foundation and graduate level architectural design studios
- Twice ran the Boston Marathon with the Leukemia and Lymphoma Society
- Outward Bound School, sailing and backpacking, student and volunteer

Andrew P. Leonard

370 13th Street, 1st Floor
Brooklyn, NY 11215
Cell Phone: (617) 816-2592
E-mail: a.leonard.bc@gmail.com

Objective

To work in a position that allows me to utilize my finance and project management skills, along with my public sector expertise, to ensure the most efficient and effective allocation of resources to critical projects.

Experience

June 2016 – Present **NYC Office of Management and Budget** **New York, NY**

Unit Head (October 2018 – Present)

- Fiscal oversight of City's investments in the New York City Housing Authority (NYCHA), including NYCHA's \$1.3B 5-Year City Financial Plan, and \$3.1B 10-Year City Capital Plan
- Guided NYCHA through a City cash flow crisis, prioritizing most critical payments without major impacts to services
- Manage team of 3 analysts
- Oversee the City's investment of capital subsidies to finance RAD and Section 18 real estate closings by gathering key stakeholders, developing complex financial modeling, and analyzing underwriting and debt structures
- Increased NYCHA's year over year City Capital commitment rate by 20%, avoiding construction delays and improving efficiency of City funding allocation

Supervising Analyst (January 2018 – September 2018)

Senior Analyst (June 2016 – December 2017)

- Review current spending and project future budget needs for emergency shelter for homeless families, supportive housing programs, and rental assistance programs
- Financial oversight of Department of Homeless Service's \$700 million 10-Year City Capital Plan
- Successfully managed critical cash flow issues during time of record homelessness
- Created shelter budget rubric to contain existing costs and promote equitable rates among shelter providers
- Standardized review process for shelter rents to control growing costs by incorporating neighborhood level data and real estate finance knowledge
- Supervisor of analyst working on IT and capital budget

December 2013 – May 2016 **Children's Defense Fund – New York** **New York, NY**

Senior Policy Associate for Health, Housing and Income Security (June 2015 – May 2016)

Senior Health Policy Associate (December 2013 – June 2015)

- Developed and advanced expertise in federal and state health reform, affordable and supportive housing, and other public financing mechanisms
- Co-led advocate working group that met with state officials on the implementation of major pieces of the Affordable Care Act
- Achieved significant policy victories for health care consumers statewide, including the establishment of one of the nation's few Basic Health Programs
- Generated earned media through the drafting and strategic dissemination of community presentations and policy documents, including reports on New York City school health, and the impacts of payment and delivery system reform on children
- Presented to trade, legislative, and community groups on various payment and delivery system reforms
- Applied for, received, and managed grant funding for multiple research projects and advocacy campaigns

May 2012 – September 2013 **Harlem United** **New York, NY**

Research and Policy Analyst (July 2013 – September 2013)

Research Associate (May 2012 – June 2013)

- Advocated at the city, state and federal levels for improved access to affordable housing and healthcare
- Developed in-depth knowledge of Affordable Care Act and New York's Medicaid Redesign initiatives
- Successfully advocated for restoration of \$1.2 million for medical services to homeless persons in City budget
- Drafted internal and external communications
- Presented at national and regional conferences and in local communities

August 2010-August 2011

Jesuit Volunteer Corps

Mobile, AL

Assistant Outreach Manager/Intake Specialist – Healthcare for the Homeless

- Connected patients to the organization's services at clinic intake and through mobile outreach
- Initiated a fundraising campaign for the distribution of reading glasses during a funding gap

Education

Fall 2011-Spring 2013

NYU Wagner School

New York, NY

- M. P. A. graduate in the Public and Non-Profit Policy & Management program
- 3.9 GPA; Specialized in Public Policy Analysis
- As Financial Management Teaching Colleague, directed hour long class room sessions to further develop students' financial analysis capacity

Fall 2006 – Spring 2010

Boston College

Chestnut Hill, MA

- B.A., Music/Liberal Arts, Minor in Chemistry
- 3.6 cumulative GPA, Dean's List all semesters
- Pre-medical requirements accomplished, 3.5 Pre-med G.P.A.

Additional Information

Fluency in Microsoft Office programs (including proficiency with Microsoft Access); fluency in multiple enterprise financial systems; proficiency in Stata, SPSS, and SQL.

Received training in underwriting for multi-family rental properties from the National Development Council

Interests include reading, writing, music (piano), running, cooking, and volunteer and public service experiences

JASELIA GRATINI

15 Parkside Place, 108, Revere, MA 02151
781.502.5503 · jgratini@msn.com
<https://www.linkedin.com/in/jaselia-gratini>

EXPERIENCE

SEPTEMBER 2019 - CURRENT

PROJECT-BASED HOUSING SPECIALIST, MASSACHUSETTS DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

- Conduct HUD Environmental and Subsidy Layering Reviews for 50+ projects in their pre-development stage
- Draft Project- Based Housing Assistance 20-yr. contracts, pre-construction agreements, award letters, training presentations and all other program related documentation
- Provide technical program assistance to all stakeholders, including Developers/Sponsors, Regional Administering Agencies, Municipalities and Housing Development Division staff
- Prepare and submit quarterly programmatic and budget reports for project-based programs to the Department of Housing and Urban Development

MAY 2017 – SEPTEMBER 2021

REALTOR, KELLER WILLIAMS REALTY

- Analyzed market trends to counsel clients and generate competitive purchase offers
- Facilitated negotiations on behalf of clients and prepared home purchase contracts, rental agreements, and other transaction related documentation
- Coordinated all purchase transactions to ensure efficiency with other professionals involved and purchase agreement terms were met

JUNE 2018 – FEBRUARY 2019

CONSUMER PROGRAMS COORDINATOR, MASSACHUSETTS OFFICE OF CONSUMER AFFAIRS AND BUSINESS REGULATION

- Supervised, trained, and supported Consumer Information Specialists with hotline consumer inquiries
- Drafted and published newsletters, advisories, brochures, presentations, and marketing materials
- Processed online Home Improvement Contractor Registration applications and provided technical assistance
- Performed Database Management for Data Breach Reports

AUGUST 2014 – JUNE 2018

HOMEOWNERSHIP SERVICES COUNSELOR, NEIGHBORHOOD OF AFFORDABLE HOUSING, INC.

- Administered all aspects of the First-Time Homebuyer Program, including facilitating 21 bilingual (English/Spanish) pre-purchase workshops averaging 450 graduates annually
- Conducted outreach and fostered working relationships with existing and potential class speakers, including loan officers, real estate agents, home inspectors, insurance agents, real estate attorneys, local and state agencies
- Provided direct counseling to workshop graduates and potential homeowners, including credit counseling and financial coaching
- Assisted foreclosure prevention clients through partnership with the Attorney General's Office and liaised between clients and banks modifications, forbearances, short sales, etc.

MARCH 2013 – JULY 2014

RENTAL HOUSING COUNSELOR & PROPERTY MANAGEMENT COORDINATOR, NEIGHBORHOOD OF AFFORDABLE HOUSING, INC.

- Aided 300 households annually with affordable housing unit retention and search, including emergency placements homeless families and fire victims
- Managed tenant files for 250+ units and processed annual re-certifications, unit inspections, and tenant rent payments
- Performed office management duties, organized office operations and procedures, controlled correspondence, and approved supply requisitions

EDUCATION

MAY 2017

B.S. BUSINESS MANAGEMENT, LESLEY UNIVERSITY

Magna Cum Laude

LICENSES & CERTIFICATIONS

- MA Real Estate Salesperson
- MA Notary Public

SKILLS

- Spanish (Fluent) - Translation/Interpreting
- MS Office Suite
- CounselorMax
- MLS Pin
- Cloud CMA
- RPR
- HUD Secure Systems



Thaddeus S Siemasko, AIA

Principal

Thad founded the firm's architecture practice in 1987 with a driving passion to create exceptional structures for living, learning and work. The projects he designs are timeless in style, highly functional, thoughtfully placed in the landscape and carefully woven into the fabric of their communities. Thad's experience spans a wide range of project types and purposes, including academic institutions, commercial facilities, and single- and multi-family residences. He is a Beverly resident who plays an active role in the North Shore business community, serving on local boards and formerly as President of the Rotary Club. Thad's idea of unwinding is tackling house projects at his cottage in Wellfleet. He never puts his feet up, but if he did he'd likely be sporting handmade Italian loafers.

Relevant Project Experience

- **Harborlight Community Partners**
–Harborlight House
Beverly, Massachusetts
- **Harborlight Community Partners**
–Maple Street Housing
Wenham, Massachusetts
- **Harborlight Community Partners**
–Rockport Granite Street Housing
Rockport, Massachusetts
- **Harborlight Community Partners**
–Rockport High School Housing
Rockport, Massachusetts
- **Harborlight Community Partners**
–Anchor Point Housing
Beverly, Massachusetts
- **Harborlight Community Partners**
–Turtle Woods
Beverly, Massachusetts
- **Harborlight Community Partners**
–Cabot Street Housing
Beverly, Massachusetts

- **Harborlight Community Partners**
–Boston Street Crossing
Salem, Massachusetts
- **Harborlight Community Partners**
–Turtle Creek
Beverly, Massachusetts
- **Harborlight Community Partners**
–Firehouse Place
Beverly, Massachusetts
- **Harborlight Community Partners**
–Pigeon Cove
Rockport, Massachusetts
- **North American Family Institute**
Housing –Haverhill
Haverhill, Massachusetts
- **North American Family Institute**
Housing –Methuen
Methuen, Massachusetts
- **North American Family Institute**
Housing –Wilmington
Wilmington, Massachusetts

Professional Affiliations

- American Institute of Architects (AIA)
- Certified by National Council of Architectural Registration Boards (NCARB)
- Registered in MA, ME, NH, VT, NY, RI and FL

Community Involvement

- Vice Chair/Vice President,
Cabot Performing Arts Center
- Beverly Rotary Club,
President 2011–2012
- Beverly Regional YMCA
Board of Directors, past member
- Beverly Main Streets Board
of Directors, past member
- City of Beverly Building Commission,
past member

Education

- Harvard Graduate School of Design,
Alumnus AMDP 2012
- Master of Business Administration,
Boston University, High Honors
- Master of Architecture,
University of Michigan,
Highest Honors
- BS of Architectural Engineering,
Wentworth Institute of Technology

PETER C. GOURDEAU
203 Willow Street
South Hamilton, MA 01982
Phone: (978) 697-9684 Email: pgourdeau@gourdeau.com

SUMMARY

Real Estate Executive with over thirty-five years of hands-on, entrepreneurial experience in development, finance and construction management. Proven ability to initiate, lead and execute complex projects, from feasibility and entitlement to construction and occupancy. Superb interpersonal skills with strong ability to actively listen. Key competencies include:

Development management	Teambuilding and leadership	Construction management
Entitlement	Due diligence	Relationship management
Joint ventures	Asset management	Financial analysis

EXPERIENCE

WILLOWDALE ASSOCIATES

S. Hamilton, MA

Principal

2020 - Present

- Provide strategic real estate consulting services, from concept feasibility and site selection to project entitlement and construction representation for multiple corporate clients.
- Manage construction award and preconstruction activities for \$12MM affordable housing project
- Represent owner throughout construction of \$10MM single family residence.

WINDOVER CONSTRUCTION, INC

Beverly, MA

Director of Project Development/Project Executive

2013 - 2020

- Deliver strategic real estate project development services, from concept feasibility and site selection to project entitlement and construction management.
 - Executed award, entitlement, acquisition and development of a complex \$85MM mixed use joint venture.
 - Managed permitting, development and leasing of speculative harbor-front R&D facility.
 - Led site search for 500ksf life science campus.
 - Managed permitting and execution of two single-family cluster-style communities and approximately 200 units of multi-family housing.
- Provide oversight to construction project management teams. Oversaw entire project life-cycle. Responsible for client satisfaction and multiple project P&L's.
- Generate and foster client relationships.
- Member of Senior Management Team.

GOURDEAU LIMITED, INC

S. Hamilton, MA

Senior Vice President

1992 – 2012

- Managed all aspects of family owned construction management firm with a focus on institutional and residential construction. Average annual volume approximately \$15MM.
- Acquired, permitted and developed multiple single family subdivisions.
- Built property management infrastructure to managed closely held commercial portfolio.

ESSEX RIVER VENTURES
EVP and CFO

Boston, MA
2007 - 2009

- Repositioned and stabilized \$80MM portfolio of four commercial properties. Raised occupancy and operating income in all properties through aggressive leasing and cost management.
- Managed bank debt and equity investor relationships. Successfully negotiated multiple debt restructurings and extensions.
- Directed in-house property management staff and third party vendors. Established consistent management standards and reporting procedures across properties.

BANK OF BOSTON
Vice President

Boston, MA
1985 - 1990

- Managed a portfolio of real estate workouts in the Bank's Restructured Real Estate Division. Negotiated debt restructures and foreclosures (1988-1990).
- Financed developers of large residential and resort communities in the Southeast and Southwest in the Bank's Land Development Group (1986-1988). Conducted due diligence and credit analysis on new opportunities while managing portfolio of mature assets.
- Completed Loan Officer Development Program, an intensive, 18-month training program focused on credit analysis, debt structuring and accounting.

EDUCATION

KELLOGG SCHOOL OF MANAGEMENT
MBA, Concentrations in Finance and Real Estate

Evanston, IL

BOWDOIN COLLEGE
BA, Major in Government, Minor in American History

Brunswick, ME

BOARDS AND VOLUNTEER

Boards and Directorships:

- **Director of Salem Five Savings Bank and Salem Five Bancorp.**
 - Member, Audit Committee
- **Board member, United Way of the North Shore (2015-2020)**
- **Co-chair, Hamilton-Wenham Athletic Field Improvement Committee**
- **Trustee, Stoneridge Children's Montessori School (2008-2014)**
 - Chair, Committee on Trustees & Chair, Facilities Committee.
 - Recipient of Hallowell Award for Service to the Stoneridge Community.

Personal and Community Service:

- President, Hamilton Wenham Youth Lacrosse, Inc.
- Hamilton Economic Development Committee
- Acord Food Pantry, Volunteer

Property Address: Lot 66, Maple Street, Wenham, Massachusetts



SO.ESSEX #221 Bk:41264 Pg:607
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MASSACHUSETTS EXCISE TAX
Southern Essex District ROD
Date: 10/25/2022 12:58 PM
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Fee: \$8,208.00 Cons: \$1,800,000.00

QUITCLAIM DEED

I, Bretley R. Burnett, as Trustee of the CEDAR REALTY TRUST under Declaration of Trust dated September 30, 1974 recorded with the Essex South District Registry of Deeds at Book 6103, Page 679 (see Trustee's Certificate recorded herewith), and the same Bretley R. Burnett, as Trustee of the Maple Trust under Declaration of Trust dated December 15, 1984 recorded with said Registry of Deeds at Book 8000, Page 366 (see Trustee's Certificate recorded herewith), said Trusts having a mailing address of 82 RR Cedar Street, Wenham, Massachusetts 01984,

for consideration paid of One Million Eight Hundred Thousand and 00/100 (\$1,800,000.00) Dollars,

Grant to Harborlight Community Partners, Inc., a Massachusetts Non-Profit Corporation, having an address of PO Box 507, Beverly, Massachusetts 01915,

with *quitclaim covenants*

The land located in Wenham, Essex County, Massachusetts, containing 3.904 acres, more or less, being the Lot shown as Lot 66 on a plan entitled, "Plan of Land Located in Wenham, Massachusetts (Essex County)", dated September 23, 2020, prepared by Meridian Associates, Scale 1"=60', recorded with the Essex South Registry of Deeds in Book 39509, Page 42.

Specifically conveying the following:

- Parcel 66B as shown on aforementioned Plan containing 3.832 acres, more or less according to said Plan, being a portion of the premises conveyed to Cedar Realty Trust in Deed dated December 28, 1984 and recorded with said Registry of Deeds at Book 7620, Page 248; and
- Parcel 62A as shown on said Plan containing 3,132 square feet, more or less according to said Plan, being a portion of the premises conveyed to Maple Trust in Deed dated November 13, 1985 and recorded with said Registry of Deeds at Book 8000, Page 372.

{00095737 4} Return Document to:
Kurt A. James, Esquire
KJP Partners LLP
56 Norman Street
Marblehead, Massachusetts 01945

Specifically excluding from the conveyance that certain parcel known as Parcel 66A as shown on aforementioned Plan containing 5,508 S.F., more or less according to said Plan.

The above described property is further conveyed with the benefit of easements as shown on said Plan as:

1. A "Proposed Access and Grading Easement Area 1" (1,102 S.F. more or less);
2. A "Proposed Snow Storage Easement Area 12' wide" (3,406 S.F. more or less);
3. A "Proposed Access and Grading Easement Area 2" (13,544 S.F. more or less);
4. A "Proposed Drainage Access Easement Area 3 10' wide" (1,935 S.F. more or less); and
5. A "Proposed Access and Grading Easement Area 4" (9,481 S.F. more or less)


Grantor reserves and retains an easement to pass and repass over that portion of Lot 66 situated in the area delineated by "EOP" on said Plan servicing the house shown as "No. 68" on said Plan and Maple Street for continued use as the access to and egress from No. 68. In the event that such portion of Lot 66 is improved or paved, Grantee shall provide a curbcut to accommodate such retained rights and easement. Grantor hereby indemnifies and holds harmless Grantee and its successor and assigns from and against any loss, cost, liability and/or damages arising from any use of such easement area by Grantor, its successors, assigns, invitees or licensees.

I, Bretley R. Burnett, as Trustee as aforesaid, declare under the pains and penalties of perjury that the property conveyed herein was not homestead property nor the principal residence of either me or my spouse, and that no other person is entitled to claim the benefit of an existing estate of homestead in the premises. I hereby release and terminate any and all estates of homestead in and to the property conveyed herein, whether created automatically pursuant to Massachusetts law or by declaration.

Being a portion of the premises conveyed to Robert N. Burnett, as Trustee of the Cedar Realty Trust in Deed DATED December 28, 1984 and recorded with said Registry of Deeds at Book 7620, Page 248; and a portion of the premises conveyed to Robert N. Burnett, as Trustee of Maple Trust in Deed dated November 13, 1985 and recorded with said Registry of Deeds at Book 8000, Page 372.

Witness my hand and seal this 21st day of October, 2022.

CEDAR REALTY TRUST

By: 
Bretley R. Burnett, Trustee


MAPLE TRUST

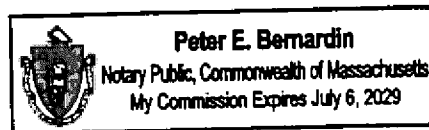
By: 
Bretley R. Burnett, Trustee

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

On this 21st day of October, 2022, before me, the undersigned Notary Public, personally appeared Bretley R. Burnett, as Trustee as aforesaid, who proved to me through satisfactory evidence of identification, which was photographic identification with signature issued by a federal or state governmental agency, oath or affirmation of a credible witness, personal knowledge of the undersigned, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose and as his free act and deed and who swore or affirmed to me that all statements made herein concerning marital status and occupancy are true, accurate and complete.


Name: Peter E. Bernardin
Notary Public
My Commission Expires: 7/6/29



COMMONWEALTH OF MASSACHUSETTS
TOWN OF WENHAM

DATE: 11.16.21

Permit No. # 21-205

BUILDING PERMIT

Post in an Accessible Location on the Building Site

MAPLEWOOD'S HOUSING LLC
CONSTRUCT 2 STORY - 45 UNIT, R-2 ZONING.
62 MAPLE STREET

THIS CERTIFIES THAT:
HAS A PERMIT TO:
LOCATED AT:

Provided that the person accepting this permit shall in every respect conform to the terms of the application on file with the Building Inspector and to the provisions of the Zoning Bylaws of the Town of Wenham. Any violation of the above is cause for revocation of this permit.

R. P. Mun Building Inspector

No building shall be occupied without an occupancy permit from the Building Inspector



Ruthie E. Brown

ZONING BOARD OF APPEALS OF THE TOWN OF WENHAM
DECISION ON THE APPLICATION OF
MAPLE WOODS HOUSING, LLC
FOR A COMPREHENSIVE PERMIT
UNDER G.L. c. 40B, §§ 20-23

Property Address: 62 Maple Street, Wenham, MA
Deed Reference: Book 41264, Page 607
Amendment Reference: Book 38806, Page 001

I. BACKGROUND

1. On October 9, 2014, Maple Woods Housing, LLC (“Applicant”) submitted a comprehensive permit application to construct sixty (60) age-restricted units of multi-family rental housing in a single building (“Project”) on approximately 3.5 acres of land at 62 Maple Street in Wenham (“Site” or “Property”). The Project will be constructed in two phases.
2. The Zoning Board of Appeals (“Board”) held a duly noticed public hearing on November 5, 2014 on the application, and continued the public hearing on December 10, 2014, January 14, 2015, January 28, 2015, March 11, 2015, April 15, 2015, May 26, 2015, and June 18, 2015. The Board closed the public hearing and voted to grant this Comprehensive Permit, with conditions, on May 26, 2015, subject to review and approval of the written decision on June 18, 2015.
3. The Site is located in the Residential Zoning District. The Site contains a portion of the buffer zone to wetland resource areas on adjacent land.
4. The Site has 58.6 feet of frontage on Maple Street. The Site is part of a large property to be divided as part of the development. The Site is currently held as forest land under G.L. c. 61, which gives the Town of Wenham (“Town”) a Right of First Refusal prior to any sale to the Applicant. Nearby land uses are mainly residential. An auto repair and sales facility is located east of the Site. The Site will be served by public water and a private on-site wastewater disposal system.
5. To evaluate the plans, documents, and testimony submitted by the Applicant’s development team, the Board sought technical assistance and comments from Town staff and other boards and commissions. The Board also retained outside consultants to review the Applicant’s traffic and environmental reports and the site plan. In addition, the Board received comments from abutters and other interested parties.
6. The Board retained Laurence F. Keegan, Jr., P.E., of Weston & Sampson for peer review of the Applicant’s traffic impact assessment, and Janet Bernardo, P.E., of the Horsley Witten Group (“HWG”) for civil/site engineering, stormwater management, and wastewater disposal questions. The Board subsequently retained Narrow Gate Architecture Ltd. for design review services.

7. The Board received written comments in support of the Project from the Wenham Planning Board (March 5, 2015); Bill Tyack, Wenham Department of Public Works (March 6, 2015); James Reynolds, for the Wenham Council on Aging (undated letter); and Joshua Anderson, a member of the Wenham Affordable Housing Trust (March 10, 2015).
8. The Wenham Fire Department and Water Department indicated their approval of the Project, subject to conditions that have been incorporated in Section V of this Decision.
9. Throughout the public hearing process, certain abutters raised concerns about or spoke against the Project. The following summarizes the concerns that neighborhood residents presented to the Board, through testimony and written submissions, at the hearings:
 - (a) That the Site was located within the Zone II of a public drinking water supply. However, through email correspondence with the Massachusetts Department of Environmental Protection (DEP), the Board determined that the abutters had received incorrect information about the Zone II boundary in the vicinity of the Site.
 - (b) That the Project would exacerbate drainage problems that exist on Maple Street. In correspondence to the Board dated January 5, 2015, HWG made several comments about the Project's conformance with Massachusetts Stormwater Management Standards (MASWMS). The Applicant submitted a written response and additional information to the Board for further peer review (January 28, 2015). On February 18, 2015, HWG informed the Board that the Applicant's response satisfied the original review comments. HWG also recommended conditions for the Conservation Commission to include in an Order of Conditions. Furthermore, the Applicant agreed to install "permeable pavers" in the reserve parking area on the Site.
 - (c) That the septic design would not comply with Title V of the State Environmental Code. However, on April 22, 2015, the Wenham Board of Health approved the proposed septic system (based on revised plans dated April 21, 2015) as compliant with Title V, subject to conditions within the Board of Health's jurisdiction.
 - (d) That the Project does not provide for sufficient snow storage area. In response to the abutters' comments, the Applicant submitted a sketch plan of on-site and off-site snow storage locations on April 9, 2015.¹ In addition, HWG's site/civil review (dated January 22, 2015) did not identify snow storage as a deficiency in the site plan.

¹ Regnante, Sterio & Osborn, LLP, Letter to Board of Appeals, Exhibits 1, April 9, 2015.

- (e) That the Applicant did not provide sufficient parking for the proposed sixty (60) units of age-restricted rental housing. On December 30, 2014, the Board's peer review consultant, Weston and Sampson, Inc., concurred with the Applicant's plan to provide sixty-six parking spaces for the Project.
 - (f) That vehicular and pedestrian safety on Maple Street would be compromised by the increase in traffic generated by the Project. During its review, however, the Board's traffic consultant did not identify vehicular or pedestrian safety concerns with the Project.
 - (g) That the Board should deny the Project as inconsistent with "municipal planning" efforts. Some abutters said the Site is inconsistent with local planning, but the Board did not receive evidence of inconsistencies with municipal plans as such plans are described in various decisions of the Housing Appeals Committee (HAC). For example, the abutters cited a regional plan prepared by the Metropolitan Area Planning Council (MAPC) in 2011 and Wenham's June 2008 Affordable Housing Plan, which has expired and does not qualify as a DHCD-approved housing production plan under 760 CMR 56.03(4). Omitted from the abutters' submissions was any mention of a master plan or comprehensive plan for Wenham, prepared in accordance with G.L. c. 41, § 81D. Moreover, MAPC provided a letter of support for the Project, dated May 26, 2015, noting that Massachusetts has many examples of open space preservation and affordable housing occurring "side by side."
 - (h) That the Applicant lacks site control because the Town of Wenham has a right of first refusal to purchase the Property pursuant to G.L. c. 61. Under 760 CMR 56.04(1), the Subsidizing Agency has authority to determine whether the Applicant controls the site as part of the Project Eligibility review process. Further, 760 CMR 56.04(6) directs the Board to consider the Subsidizing Agency's determination as conclusive. On September 16, 2014, DHCD issued a Project Eligibility determination for the Project under the Low Income Housing Tax Credits (LIHTC) program. DHCD specifically found that the Applicant controls the site for purposes of eligibility to apply for a comprehensive permit.
 - (i) That the Applicant had proposed to construct more units than necessary for the Project to be "economic" because the Applicant's Project Eligibility application was deemed feasible with only thirty (30) units. However, DHCD's Project Eligibility Determination (or Site Approval Letter) specifically approved sixty (60) units, to be built in two phases of thirty (30) units each.
10. The Board also received comments from the Ipswich River Watershed Association ("IRWA") in a letter dated January 16, 2015. The IRWA made several recommendations to mitigate the Project's potential impact on water quality and water quantity in the Ipswich River watershed. On January 26, 2015, the Applicant responded to the Board and agreed to implement substantially all of the IRWA's recommendations. Specifically, the Applicant has offered to offset 100 percent of its municipal water use through

minimization and supporting improvements to offset its water usage by reducing water use elsewhere in town.

11. In correspondence dated May 11, 2015, the Conservation Commission issued an Order of Conditions for the Project and recommended that the Board grant certain waivers from the Wetlands Resource Protection Bylaw and Regulations as requested by the Applicant.
12. Sitting for the Board and present for the public hearing process were Chairman Anthony Feeherry, Jeremy Coffey, Shaun Hutchinson. Christopher Vance, associate member, also attended.
13. Exhibit A contains a list of documents and submittals the Board received during the public hearing process.

II. GOVERNING LAW

14. The law governing this application is the Comprehensive Permit Law, Massachusetts General Laws, Chapter 40B, §§ 20-23 (the "Act"), and the regulations promulgated by the Department of Housing and Community Development ("DHCD"), 760 CMR 56.00 et seq. (the "Regulations").
15. The Act promotes regional distribution of low or moderate income housing by preventing individual cities and towns from using exclusionary zoning to block construction of such housing. Toward these ends, the purposes of the Act are satisfied if: (a) a town has low or moderate income housing in excess of 10 percent of the total number of year-round housing units reported in the latest decennial census or (b) which is on sites comprising 1 ½ percent or more of the town's total land area zoned for residential, commercial, or industrial use, or (c) if the application results in the commencement of low and moderate income housing construction on sites comprising more than .3 percent of such total area or 10 acres, whichever is larger, in one year.
16. DHCD's Regulations expand the definition of what constitutes satisfaction of the statute to include regulatory safe harbors to include such methods as "recent progress" toward the statutory minima or compliance with a DHCD-approved housing production plan, all as described in 760 CMR 56.03(4) through 56.03(7).
17. The Board's decision on a comprehensive permit must balance the regional need for low- or moderate-income housing against the Town's long-range planning goals, local requirements and regulations to the extent that they are applied equally to subsidized and unsubsidized housing, and valid concerns about the health and safety of residents of the proposed housing, the surrounding neighborhood, or the Town as a whole.

III. FINDINGS:

The Board makes the following findings in connection with the application:

18. The Applicant has complied with all rules and regulations of the Town of Wenham as they pertain to the application for a Comprehensive Permit.
19. The Applicant has demonstrated its eligibility to submit an application for a Comprehensive Permit to the Board, and the development fulfills the minimum Project Eligibility requirements set forth in 760 CMR 56.04(1) as follows:
 - (a) The Applicant is a limited dividend organization, Maple Woods Housing, LLC, which is a single-purpose entity owned by Harborlight Community Partners, Inc., a non-profit entity. Both Maple Woods Housing, LLC and Harborlight Community Partners, Inc., have a place of business of 283 Elliott Street, Beverly, MA 01915.
 - (b) The Applicant received a written determination of Project Eligibility from the Department of Housing and Community Development ("DHCD") dated September 16, 2014, a copy of which was provided to the Board with the original application.
 - (c) By including with its application a copy of its purchase option for the site which has been extended through September 30, 2015, the Applicant has shown continued evidence of site control sufficient to qualify as an applicant for a Comprehensive Permit.
 - (d) The Applicant will execute a Regulatory Agreement that limits its annual distributions in accordance with Chapter 40B and the regulations and guidelines adopted thereunder by DHCD.
20. The Town of Wenham does not meet the statutory minima set forth in G.L. c. 40B § 20 or 760 CMR 56.03(3) to 56.03(7):
 - (a) At the time of the filing of the application, the number of low or moderate income housing units in the Town of Wenham (122 units) constituted 8.69 percent of the total year-round units in the Town (1,404 units), based on the most recent decennial census. Thus, the Town does not meet the 10 percent statutory minimum.
 - (b) Existing affordable housing units are on sites which comprise less than one and one half percent of the total land area of the Town which is zoned for residential, commercial or industrial use (excluding land owned by the United States, the Commonwealth of Massachusetts or any political subdivision thereof).

62 Maple Street
Comprehensive Permit

- (c) The granting of this comprehensive permit will not result in the commencement of construction of low or moderate income housing units on a site comprising more than three tenths of one percent of land area in the Town of Wenham or ten acres, whichever is larger, zoned for residential, commercial or industrial uses (excluding land owned by the United States, the Commonwealth of Massachusetts or any political subdivision thereof) in any one calendar year.
 - (d) The Town of Wenham does not have a current, approved Housing Production Plan pursuant to 760 CMR 56.03(4).
 - (e) The Town of Wenham has not achieved recent progress toward its housing unit minimum pursuant to 760 CMR 56.03(5).
 - (f) The Project does not constitute a Large Project pursuant to 760 CMR 56.05(6).
 - (g) The Applicant's comprehensive permit application does not constitute a Related Application pursuant to 760 CMR 56.03(7).
21. The development, if constructed and operated in conformance with the plans and conditions set forth hereunder, will adequately provide for stormwater drainage, sanitary sewer services and water services, and other appurtenant utilities and amenities, and it will not be a threat to the public health and safety of the occupants of the development, the neighborhood, or the Town.
22. The Board finds that the conditions imposed in Section V of this Decision are necessary in order to address Local Concerns as defined in 760 CMR 56.02. The Board finds that such conditions will not render the project uneconomic. To the extent that such conditions may render the project uneconomic, the Board finds that the Local Concerns outweigh the potential benefits of the proposed affordable units.
23. The Board finds that granting certain waivers from local by-laws and regulations is acceptable even though granting any waivers may have an adverse impact on Local Concerns. Nevertheless, the Board finds that the Local Concerns affected thereby do not outweigh the regional need for affordable housing, especially given the mitigation that has been provided by the Applicant.
24. The Board acknowledges concerns raised by some neighbors and other interested parties about the Project's potential incompatibility with abutting residential uses. Such concerns included increased traffic and stormwater. However, no specific public health or safety issues were identified by elected officials or department heads of the Town, and the concerns raised by abutters during the public hearing were adequately addressed as part of the peer review process. The Board finds that despite concerns from abutters, the Project addresses local and regional housing needs.
25. The Board finds that many of the concerns expressed by some abutters and other interested parties during the public hearing process involve pre-existing conditions that

are not directly related to the Project. Moreover, many of these concerns have been addressed by the Applicant through plan modifications or by conditions imposed on this Comprehensive Permit.

26. The Board finds that construction of 60 one-bedroom apartment units at 62 Maple Street will be "Consistent with Local Needs" within the meaning of G.L. c. 40B, § 20, and 760 CMR 56.02, and will allow the Town of Wenham to exceed the ten percent (10%) statutory minimum under Chapter 40B. The approval of this Project, with sixty (60) units, will bring the Town to 12.9 percent.

IV. DECISION

In consideration of all of the foregoing, including the plans, documents and testimony given during the public hearing, the Board hereby grants the Applicant a comprehensive permit under Chapter 40B for the development described herein, subject to the conditions set forth below.

V. CONDITIONS

A. General

- A.1 The holder of this Comprehensive Permit is defined as a limited dividend entity, Maple Woods Housing, LLC. The Site is defined as that property containing approximately 3.5 acres of land situated at 62 Maple Street, as shown on a Plan of Land prepared by Meridian Associates for Harborlight Community Partners, dated May 18, 2015. The Project is defined as all features shown on the plans listed below in Condition A.2 or as otherwise required by this Comprehensive Permit.
- A.2 Except as may be provided for in the following conditions or in the Final Plans referenced below, the Project shall be constructed substantially in conformance with the plans and drawings listed below in this Condition A.2, which for purposes of this Comprehensive Permit shall be considered the Approved Plans for the Project ("Approved Plans"). Minor changes to the Approved Plans (e.g., changes that do not materially affect the location of, or increase the height or massing of the structures, or increase the number of units contained in the residential buildings) shall be submitted to the Inspector of Buildings who shall have the authority to approve such changes as immaterial changes. If the Inspector of Buildings determines that the proposed changes do not conform to the requirements of this comprehensive permit, he shall so notify the Applicant and the Applicant shall either bring the plans into conformance with this decision or seek modification in accordance with 760 CMR 56.05(11). The Approved Plans consist of the following:
- a. Maple Woods Preliminary Comprehensive Permit Plans (To Accompany

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Comprehensive Permit

- Comprehensive Permit Application) for 62 Maple Street located in Wenham, MA dated October 7, 2014, Revised January 23, 2015, Revised May 11, 2015; Applicant Maple Woods Housing, LLC, Owner Robert N. Burnett, TRS; Prepared by Meridian Associates, consisting of 4 sheets.
- b. Landscaping Plans entitled “Maplewood, Wenham, Mass.” dated October 7, 2014, revised January 22, 2015, and Landscape Details dated January 22, 2015, drawn by Ulrich Bachand Landscape Architecture, LLC, Beverly, Mass.; and Lighting Plan, prepared by Ulrich Bachand Landscape Architecture, LLC, and Vanguard Lighting, dated September 30, 2014.
 - c. Proposed On Site Wastewater Treatment and Disposal System Plans, prepared by C.G. Johnson Engineering dated March 12, 2015 and revised April 21, 2015.
 - d. Architectural Plans entitled “Proposed New Construction Maple Woods Housing LLC” Schematic Design dated October 7, 2014, prepared by Siemasko + Verbridge.
 - e. MDM Transportation Consultants, Inc., Traffic Impact Study, November 5, 2014; and correspondence to the Board dated January 14, 2015 and January 28, 2015.
- A.3 This Decision shall be recorded with the Essex South District Registry of Deeds. Proof of recording shall be submitted to the Town Planner prior to issuance of a building permit.
- A.4 The Applicant shall be a limited dividend organization as required by Chapter 40B, and it and its successors and assigns shall comply with the limited dividend and other applicable requirements of Chapter 40B and the regulations adopted thereunder.
- A.5 The Project shall consist of not more than sixty (60) one-bedroom apartment units in a single building (to be constructed in two (2) phases) not exceeding thirty-five feet (35’) in height (measured in accordance with the Town of Wenham Zoning Bylaw), and other related residential amenities, all as shown on the Approved Plans.
- A.6 All units in the Project shall be one-bedroom units, and all of the units shall be subject to, at a minimum, a fifty-five (55) and over age restriction. The Applicant shall use all commercially reasonable efforts to secure approval from the Subsidizing Agency and its lenders to allow the Project to be restricted to persons age sixty-two (62) or over, provided that Town financing is successful, consistent with recommendations from the Wenham Housing Trust and Community

Preservation Committee in 2014. Should the Town and State financing succeed, the 62 and older restriction will be presumed in this Permit.

- A.7 There shall be a minimum of 66 parking spaces (inclusive of required handicap spaces) for the Project. In the event additional parking is necessary in the future, the Applicant has shown an overflow parking area for sixteen (16) cars on a sketch plan prepared by Siemasko + Verbridge and submitted to the Board on April 9, 2015 (Exhibit 2A, Regnante, Sterio & Osborn, LLP, Letter to Board of Appeals, April 9, 2015).
- A.8 There shall be no smoking permitted on the Site within fifteen (15) feet of any property line. The Applicant shall be responsible for enforcing this restriction.
- A.9 All residential units approved under this Comprehensive Permit shall be for rental only, in perpetuity, and shall not be converted to condominium or co-operative or other form of individual ownership without approval as a substantial modification of this Comprehensive Permit.
- A.10 Pursuant to the Waiver List revised February 25, 2015 attached hereto as Exhibit B, the Applicant has requested, and the Board has granted, waivers from the Wenham Zoning Bylaw and other local by-laws and regulations including the setback under the Wenham Resource Protection Bylaws and Regulations as specified in Exhibit B hereto. No waivers are granted from requirements that are beyond the purview of G.L. c. 40B, §§20-23. No waivers are specifically granted from permit or inspection fees. Waivers from security requirements are granted, provided that the Applicant shall comply with the security requirements contained in this Decision.

Any subsequent revision to the Plans, including but not limited to revisions that are apparent in the Final Plans that require additional or more expansive waivers of any local by-laws or regulations, must be approved by the Board in accordance with 760 CMR 56.05(11). To the extent that additional waivers are subsequently determined to be required with respect to improvements that are otherwise shown on the Approved Plans, such waivers shall be deemed an insubstantial change to the Comprehensive Permit under 760 CMR 56.05(11), and can be granted administratively by the Board.

- A.11 The Applicant shall comply with all local regulations of the Town of Wenham and its boards, commissions, and departments unless specifically waived herein or as otherwise addressed in these conditions.
- A.12 The Applicant shall copy the Town Planner (Emilie Cademartori) on all correspondence between the Applicant and any federal, state, or Town official, board, or commission concerning the conditions set forth in this decision, including but not limited to all testing results, official filings, environmental approvals, and other permits issued for the Project.

- A.13 In accordance with DHCD's Guidelines for G.L. c. 40B Comprehensive Permit Projects, Subsidized Housing Inventory, ("Chapter 40B Guidelines"), updated December 2014, and to the extent allow by law, preference for renting up to 70 percent of the units shall be given to Wenham residents under the Local Preference policy set forth in the Chapter 40B Guidelines.
- A.14 Except as otherwise specifically provided herein, where this Decision provides for the submission of plans or other documents for approval by the Building Inspector or other Town Departments, the Building Inspector or applicable Department Head will use reasonable efforts to review and provide a written response within thirty (30) days following submission. For submissions that require assistance from an outside consultant, as determined by the Building Inspector or applicable Department Head, the thirty-day time period shall not begin until the consultant's fee has been fully funded by the Applicant.
- A.15 The Applicant agrees that if the Project is conveyed to a non-profit charitable organization exempt from property taxes under G.L. c, 59, Section 5, there shall be an enforceable restriction in the deed to the Property, binding such non-profit organization to make a Payment in Lieu of Taxes (PILOT) each year to the Town of Wenham for an amount equal to the real estate taxes that would be required of a non-exempt owner, as determined by the Wenham Board of Assessors. Such restriction shall run with the land and apply to any subsequent tax-exempt purchaser of the Property. ,
- A.16 This Comprehensive Permit may be subsequently assigned or transferred pursuant to 760 CMR 56.05(12)(b) The pledging of the Property as security under any conventional loan construction financing terms as set forth in the financing entity's Loan Documents or any foreclosure sale pursuant to the same shall not constitute an assignment or transfer under this paragraph. The Board shall receive notice of any change in the principals of Maple Woods Housing, LLC during construction of the Project.
- A.17 The provisions of this Comprehensive Permit Decision and Conditions shall be binding upon the successors and assigns of the Applicant, and the obligations shall run with the land. In the event that the Applicant sells, transfers, or assigns its interest in the development, this Comprehensive Permit shall be binding upon the purchaser, transferee, or assignee and any successor purchasers, transferees or assignees. The limited dividend restrictions shall apply to the owner of the project regardless of sale, transfer, or assignment of the project.
- A.18 The sidewalks, driveways, roads, utilities, drainage systems, sanitary sewer system, water system and all other infrastructure shown on the Approved Plans as serving the Project shall remain private in perpetuity, and the Town of Wenham shall not have, now or in the future, any legal responsibility for the operation or maintenance of the infrastructure, including but not limited to snow removal and

landscape maintenance. In this regard, the driveway within the Project shall not be dedicated to or accepted by the Town.

- A.19 The Applicant shall, as it has agreed, work with the Town to offset 100 percent of its municipal water use through minimization and supporting improvements to reduce water use elsewhere in town. The designation of specific vehicle(s) to achieve this goal shall be determined by the Wenham Water Department and may include a payment, as is required under existing regulation, to the Town-controlled Water Use Mitigation Fund, as well as other measures approved by the Water Department. The Town recognizes that it is currently in the process of creating a Town-wide Water Mitigation Plan as required by its 20-year State Water Management Act Program permit renewal and desires that the Applicant's mitigation planning be integrated within this process.
- A.20 No connection shall be made to the municipal water system for outdoor irrigation purposes. A connection for the building sprinkler system will be made to the municipal water system.
- A.21 Unless otherwise indicated herein, the Board may designate an agent to review and approve matters on the Board's behalf subsequent to this Decision.

B. Affordability Requirements

- B.1 All sixty (60) of the units in the Project shall be low- or moderate-income units. Forty-eight (48) units will be made available to households earning below 60 percent of the area median income (AMI) and twelve (12) units will be made available to households earning below 30 percent of AMI, as determined by the United States Department of Housing and Urban Development ("HUD") and DHCD. The Applicant shall be responsible for maintaining records sufficient to comply with DHCD guidelines for occupancy of such units by income-eligible households.
- B.2 Upon completion of the Project and in perpetuity, all 60 units shall meet the criteria for inclusion in DHCD's "Subsidized Housing Inventory" (SHI).
- B.3 The Applicant shall obtain approval by DHCD of an affirmative marketing plan and tenant selection plan prior to making any of the units available for rent, and shall ensure that the Project complies with the DHCD's fair housing requirements.

C. Submission Requirements

- C.1 Prior to any construction on the Site, whether or not pursuant to a building permit, the Applicant shall:
- a. Deliver to the Board a check in a reasonable amount determined by the Board to be used for the Board to retain outside experts for technical and

legal reviews and inspections required under these conditions. Said funds shall be deposited by the Board in an account pursuant to G.L. c. 44, s. 53G and shall only be used for technical reviews and inspections associated with this project. Any unspent funds shall be returned to the Applicant with accrued interest at the completion of the project. If at any time the ZBA reasonably determines that there are insufficient funds to cover the costs of technical reviews, it shall inform the Applicant and the Applicant shall forthwith deliver additional funds as specified by the ZBA in a reasonable amount as may be determined by the ZBA. Said funds may be used by the ZBA to hire civil engineering, traffic engineering, legal counsel, accounting, and/or other professionals that the ZBA deems reasonably necessary to ensure compliance with the conditions hereof.

- b. Obtain a Notice of Intent (NOI) for Stormwater Discharges Associated with Construction Activity under a National Pollution Discharge Elimination System (NPDES) General Permit from the U.S. Environmental Protection Agency (EPA).
- c. Submit to the Town Planner for review and administrative approval Final Engineering Drawings and Plans ("Final Plans") that conform to the requirements of this Comprehensive Permit and the Approved Plans referred to in paragraph V.A.2 and incorporate the conditions set forth in said plans and in this Decision. The Final Plans shall also incorporate all conditions and requirements of permitting agencies having jurisdiction. Applicable sheets of the Final Plans shall signed and sealed by the Professional Land Surveyor, the Registered (Civil) Engineer of record, the Registered Building Architect and the Registered Landscape Architect of record. The Final Plans shall be submitted to the Town Planner at least forty-five (45) days prior to the anticipated date of commencement of building construction or submission of an application for building permits, whichever is earlier (the "Final Site Plan Submission Date"). Upon receipt of the Final Plans, the Town Planner shall promptly forward them to the Board for review.

At a minimum, the Final Plans shall be in accordance with the Stormwater Management Report dated February 4, 2015 and Stormwater Analysis and Calculations Report dated February 18, 2015 prepared by Meridian Associates and the comments and recommendations thereto contained in the HWG peer review by Janet Bernardo, P.E., dated January 5, 2015, February 18, 2015. The stormwater management system shall ensure that there shall be no increase in the rate of flow, above current levels, of stormwater from the Property onto the abutting properties or public ways, and that the stormwater management system is designed in conformance with the Massachusetts Stormwater Management Handbook ("MASWMH"). The Board notes that with the Approved Plans, HWG is satisfied that all issues regarding stormwater and engineering, including

the requirements of the MASWMH, have been adequately addressed. In addition, the Final Plans shall incorporate all water quality and water quantity protection commitments stated in the Applicant's letter to the Board, dated January 26, 2015 (submitted in response to recommendations from the IRWA, dated January 16, 2015).

- d. Submit to the Board, Town Planner, Building Inspector, Fire Chief, Police Chief, and Director of Public Works, a construction management plan including, but not limited to, dust and noise control measures, tree removal, fill delivery schedules, stockpiling areas, truck routes, trash and debris removal, hours of construction, construction staging, traffic and parking during construction, and like matters.
- e. Other than site work and such other work as may be authorized in writing by the Town Planner, no other construction of units shall commence and no building permits shall issue under this Comprehensive Permit until the Town Planner, in consultation with the Board's engineer, has approved the Final Plans as being in conformance with this Decision. If no written response or comments have been given to the Applicant by the Town Planner concerning the Final Site Plans within forty-five (45) days after the Final Site Plan Submission Date, the Final Plans, as delivered, will be deemed to have been approved.
- f. Submit to the Town Planner a landscaping plan with the Final Plans, signed by a Registered Landscape Architect, consistent with Approved Plans, depicting the following:
 - (1) Overall planting plan that includes a demarcation of clearing and the limits of work;
 - (2) Planting plans for drives showing shade trees and lighting fixture locations;
 - (3) Plans of walkways in open space and recreation areas;
 - (4) Prototype planting plans for each building that include shade trees, ornamental trees, shrubs, and groundcovers;
 - (5) Prototype screening plans for dumpsters, depicting plantings and fencing;
 - (6) Planting details for coniferous and deciduous shade trees, ornamental trees, and shrubs;
 - (7) Planting schedules listing the quantity, size, height, caliper, species, variety, and form of trees, shrubs, and groundcovers;

- (8) Tree protection and preservation plans; and
- (9) Construction details.

All plantings shall consist of native, non-invasive, drought-tolerant species as per the Applicant's agreement with the Ipswich River Watershed Association. Plantings installed along drives and walkways shall also be salt-tolerant.

- g. Obtain approval of proposed fire hydrant locations and Fire Department Connection (FDC) locations.

C.2 Prior to the issuance of a building permit for the project, the Applicant shall:

- a. Record this Comprehensive Permit with the Essex South District Registry of Deeds ("Registry of Deeds"), at the Applicant's expense, and provide proof of the same to the Building Inspector.
- b. Submit to the Town Planner evidence of Final Approval from DHCD, as required by the Project Eligibility letter and the Chapter 40B regulations.
- c. Submit to the Town Planner a certified copy of the Regulatory Agreement and Monitoring Services Agreement for the Project. Execution and recording of such Regulatory Agreement and a subsidy funding commitment by DHCD or other approved lender shall be complete prior to the issuance of any building permit.
- d. Submit to the Building Inspector final Architectural Plans, consistent with the Approved Plans, prepared and sealed by an architect with a valid registration in the Commonwealth of Massachusetts ("Architectural Plans"). The Architectural Plans shall be submitted in such form as the Building Inspector may request.
- e. The Board's engineer shall approve the maintenance schedule for the stormwater system.
- f. Obtain and file with the Building Inspector a copy of all federal, state, and local permits and approvals required for the Project.
- g. Provide a performance guarantee in an amount set by the Town Planner with input from the Board, which guarantee shall be posted to ensure completion of the infrastructure (as listed below) in accordance with the Approved Plans. The guarantee shall be in a form acceptable to the Town Planner with input from the Board. Items covered by the performance guarantee shall include, but shall not be limited to:

As-built drawings;

Septic and utilities;
Driveway construction;
Erosion control;
Drainage facilities/stormwater management system facilities;
Work required by the Conservation Order of Conditions.

The performance guarantee will be reduced from time to time as work progresses and released upon approval by the Town Planner and the Conservation Commission Agent with input from the Board.

- h. Obtain all necessary building, electrical, plumbing, and associated permits for the Project required by state law.

Submit the proposed fire protection systems, including fire alarm and fire sprinkler systems, for review and approval by the Wenham Fire Department.

D. Construction Completion: Certificate of Occupancy

- D.1 Prior to issuance of a certificate of occupancy for any portion of the Project, the Applicant shall:

- a. Submit an "Offset Mitigation Plan" approved by the Wenham Water Department to the Building Inspector, specifying measures to offset the Project's water use in accordance with Condition A.17 above.
- b. Submit interim engineer's certification of compliance with utilities plan and profiles to the Department of Public Works.
- c. Provide a letter to the Board, signed by the Applicant's civil engineer, certifying that the Project has been constructed in compliance with the Final Plans.
- d. Obtain acceptance from the Fire Department of testing of all fire protection systems, fire alarm systems, fire sprinkler systems, and local smoke alarms within the dwelling units.
- d. Obtain Affidavits signed by the Architect, Mechanical/Electrical/Plumbing Engineers and Structural Engineers as required to obtain the Certificate of Occupancy.

- D.2 Prior to issuance of the final certificate of occupancy, the Applicant shall:

- a. Submit to the Department of Public Works, in digital file format, a final as-built utilities plan including profiles, showing actual-in ground installation of all utilities, rim and invert elevations, roadway, sidewalk

and associated construction. The file format shall be in AutoCAD DWG (or ASCII DXF) version 2010 or earlier and Adobe PDF, delivered on CD-ROM or DVD-R media. AutoCAD file delivery shall be in full model view and individual sheet views. The digital file shall include property boundaries, dimensions, easements, rights-of-way, edge of pavement, edge of sidewalk, edge of water bodies, wetland boundaries, topographic contours, spot elevations, parking areas, road centerline and associated text. Said digital data shall be delivered in the Massachusetts State Plane Coordinate System, North American Datum 1983 and North American Vertical Datum 1988, in U.S. Survey Feet.

- b. Submit to the Building Inspector as-built plans for all buildings in the Project.
- c. Applicant has submitted a letter dated June 26, 2015 offering to offset 100% of its water use through minimization and supporting improvements to affect its water usage elsewhere in Town. Applicant shall, as it offered, work with the Town and the Ipswich River Watershed Association (“IRWA”) in accordance with its letter dated January 26, 2015 to the Board in response to IRWA’s letter dated January 16, 2015 to achieve such goals under the leadership of the Town. The designation of a vehicle to achieve this goal will be proposed by the Town and may include a payment, as is common now, to the Town controlled water use mitigation fund or other “water banking” system as approved by the Town.

E. Project Design and Construction

- E.1 The Applicant and the site general contractor shall attend a preconstruction conference with the Building Inspector and other Town Department heads as the Building Inspector may determine.
- E.2 The Applicant shall permit representatives of the Board to observe and inspect the Site and construction progress until such time as the Project has been completed.
- E.3 The proposed construction will be in accordance with all applicable federal and state laws, rules, and regulations, and all local bylaws and regulations except as waived herein.
- E.4 The Architectural Plans shall provide for smoke separation doors/assemblies within the common egress corridor to prevent the spread of smoke throughout each building. Doors/assemblies shall be shown on said Plans.
- E.5 The Applicant shall request and obtain permits and approvals from the Wenham Fire Department for installation of the fire alarm system, fire sprinkler system, and location of hydrants. All shall be designed free of landscaping obstructions.

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- E.6 All site retaining walls four (4) feet or greater in height shall be designed by a Massachusetts Professional Structural Engineer.
- E.7 During construction, the Applicant shall conform to all local, state, and federal laws regarding noise, vibration, dust, and blocking of Town roads. The Applicant shall at all times use all reasonable means to communicate with and minimize inconvenience to residents in the general area. Adequate provisions shall be made by the Applicant to control and minimize dust on the site during construction in accordance with the construction mitigation plan.
- E.8 The Applicant will work with the abutters to design and install landscaping screening that will address site line concerns of specific abutters. This may include plantings on the project site and/or abutter properties.
- E.9 Appropriate signage shall be shown on the Final Plans.
- E.10 The location of all utilities, including but not limited to underground electric, telephone, and cable, shall be shown on the Final Plans. All transformers and other electric and telecommunication system components shall be included on the Final Plans.
- E.11 If natural gas is proposed, gas service locations shall be included on the Final Plans.
- E.12 The Applicant shall install lighting on the site which conforms to the Town of Wenham's Zoning Bylaw and the Landscaping and Lighting Plan included in the list of Approved Plans (see Condition A2). Management of outdoor lighting shall be the responsibility of the Applicant.
- E.13 Soil material used as backfill for structures shall be certified by the Structural Engineer to the Building Inspector as meeting design specifications, as applicable.
- E.14 Construction activities shall be conducted between the hours of 8:30 a.m. and 6:00 p.m., Monday through Friday. Work may occur on Saturdays during the same time period but shall be limited to inside work only, after the buildings have been framed, roofed, and sheathed. For purposes of this condition, construction activities shall be defined as: start-up of equipment or machinery, delivery of building materials and supplies; removal of trees; grubbing; clearing; grading; filling; excavating; import or export of earth materials; installation of utilities both on and off the site; removal of stumps and debris; and erection of new structures. All off-site utility work shall be coordinated and approved by the Department of Public Works and shall not be subject to the timing restrictions set forth above. Parking of all vehicles and equipment must be on site during construction.
- E.15 Burning or burial of construction or demolition debris on the site is strictly prohibited. All such materials are to be removed from the site in accordance with

applicable law. During construction, the site shall be secured against unauthorized entry or vandalism by fencing, or other appropriate means, and all construction materials shall be stored or stockpiled in a safe manner. Any floodlights used during the construction period shall be located and directed so as to prevent spillover or illumination onto adjacent properties. All construction activities are to be conducted in a workmanlike manner.

- E.16 No building areas shall be left in an open, unstabilized condition longer than sixty (60) days. Temporary stabilization shall be accomplished by hay bales, straw coverings or matting. Final stabilization shall be accomplished by loaming and seeding exposed areas.
- E.17 All dumpsters serving the Project shall be enclosed and covered.
- E.18 All retaining walls shall be constructed in the aesthetic manner as depicted in the colored rendering as submitted. Specifically, retaining walls shall not consist of exposed concrete.
- E.19 Snow shall be stored within the areas of the site designated on the Approved Plans. To the extent snowfall exceeds the capacity of the designated snow storage areas, the Applicant has obtained an agreement for an easement for off-site snow storage as shown on a Snow Storage Sketch prepared by Meridian Associates dated March 30, 2015. Such easement shall be executed and recorded with the Registry of Deeds prior to construction.

F. Traffic Safety Conditions

- F.1 Sidewalks shall be provided within the Site linking the residential buildings to the on-site amenities. Wheelchair ramps and crosswalks will be provided within the Site where pedestrians will cross internal circulating aisles. These facilities will be designed and constructed in accordance with ADA and MAAB regulations, as applicable.
- F.2 Prior to the issuance of an occupancy permit, the Applicant shall furnish and install one "YOUR SPEED" Radar Driver Feedback Sign along Maple Street. Specific location shall be coordinated with the Applicant, Wenham Police Department and Department of Public Works. In the event that a suitable permanent location is not conveyed to the Applicant prior to issuance of a building permit, the Applicant shall furnish a portable Radar Driver Feedback Sign which shall satisfy this condition.

G. Police, Fire, and Emergency Medical Conditions

- G.1 The Project shall be equipped with fire protection systems, fire alarm systems, fire sprinkler systems, and local smoke alarms approved by the Wenham Fire Department.

- G.2 The Applicant shall provide professional property management and maintenance personnel on the premises during normal daytime hours and an emergency contact name and number for tenants and the Wenham Police and Fire Departments.
- G.3 The Board notes that the original design was adjusted by the Applicant to provide a 34' area to the rear of the proposed structure to accommodate a fire truck and "drop zone" as requested by the Fire Department (15' drop zone and 19' wide travel way totaling 34'). This is an increase of one (1) foot from the original design. The area will be composed of pavers sufficient to hold the weight of a fire truck which will be subject to final Fire Department approval. The building will be serviced by a backup generator which meets all safety and noise requirements. The generator shall be exercised for preventive maintenance purposes during normal business hours only.

The Board also notes that an auto turn analysis was completed by MDM Transportation Consultants, Inc. and peer reviewed at the Board's request. This resulted in an adjustment to the entrance area of the project which is depicted in the Approved Plans.

- G.4 The plans have been modified to show a full 24' width interior driveway. Pursuant to the NAPA standards a single access route is acceptable for residential development containing between 1 and 100 units. The Board finds that a secondary means of access is not necessary for the Project based upon said standard and the safety modifications made by the Applicant.
- G.5 The Applicant has agreed to allow the Wenham Fire Department and the Wenham Police Department, to install and maintain emergency communication devices for the Town on the site and/or on the building. This equipment can be linked to the backup generator for further security benefit.
- G.6 The Applicant has agreed, at the request of the Town, to establish Maple Woods, as a short term emergency shelter location for public need.

H. Water, Septic, and Utilities

- H.1 The water, septic, and drainage utilities servicing the buildings in the Project shall be installed and tested in accordance with applicable Town of Wenham requirements and protocols.
- H.2 The Project shall comply with all water quality and water quantity recommendations made by the IRWA in correspondence to the Board (through E. Cademartori, Town Planner) dated January 16, 2015, which recommendations the Applicant accepted in writing on January 26, 2015. The purpose of such recommendations is to minimize water use and maximize water quality protection in the design, construction, and ongoing operation of the Project.

- H.3 Utilities shall be installed underground by the Applicant using methods standard to those installations. Utilities shall be defined as electric service lines, telephone lines, water service lines, CATV lines, municipal conduit and the like.
- H.4 Septic system approval is subject to conditions imposed by the Board of Health in its approval letter of April 22, 2015 and the HWG letter of April 8, 2015.
- H.5 Drainage access easements and grading easements necessary for construction of the stormwater system are adequately addressed as set forth in the April 9, 2015 letter from Regnante, Sterio & Osborne LLP to the Board. The Board requires that such easements be executed and recorded at the Registry of Deeds prior to construction.
- H.5 Any water damage to abutting properties, specifically septic systems, which are directly caused by Maple Woods impact on area drainage or water tables shall be the Applicant's responsibility to ameliorate.

I. Other General Conditions

- I.1 This decision will be deemed to be final upon the expiration of the appeal period with no appeal having been filed or upon the final judicial decision following the filing of any appeal, whichever is later. In accordance with 760 CMR 56.05(12)(c), this Comprehensive Permit shall expire three (3) years from the date that the permit becomes final, unless (i) prior to that time substantial use of the Comprehensive Permit has commenced or (ii) the time period is otherwise tolled in accordance with law. The Applicant may timely apply to the Board for extensions to the Comprehensive Permit as permitted by law.
- I.2 This permit prohibits the parking or storage of any unregistered vehicle on the site, and likewise prohibits the service of any vehicles on the site.
- I.3 The Applicant or its designee shall be responsible for the operation and regular maintenance of all pedestrian walkways, parking areas, and other common facilities shown or described in the Approved Plans and materials, including, but not limited to, regular snow plowing.
- I.4 If any default, violation or breach of these conditions by the Applicant is not cured within thirty (30) days after notice thereof (or such longer period of time as is reasonably necessary to cure such a default so long as the Applicant is diligently and continuously prosecuting such a cure), then the Town may take one or both of the following steps: (a) by mandamus or other suit, action or other proceeding at law or in equity, require the Applicant to perform its obligations and/or enforce these conditions; or (b) have access to, and inspect, examine and make copies of all of the books and records of the Applicant pertaining to the project. If the Town brings any claim to enforce these conditions, and the Town

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Comprehensive Permit


finally prevails in such claim, the Applicant shall reimburse the Town for its reasonable attorneys' fees and expenses incurred in connection with such claim.

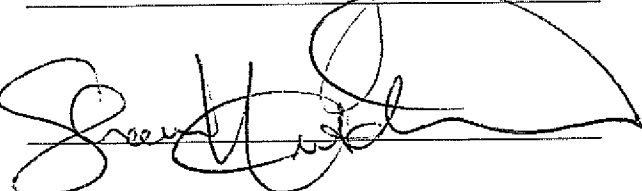
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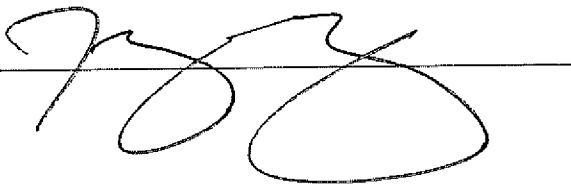
RECORD OF VOTE

The Board of Appeals voted 3-0 at its public meeting on May 26, 2015, to unanimously grant a Comprehensive Permit subject to the above-stated Conditions, with this decision as attested by the signatures below.


Members in favor:


Anthony Freherry


Shaun Hutchinson


Jeremy Coffey

Dated : July 1, 2015
Filed with the Town Clerk on July 1, 2015.


Town Clerk

RECEIVED-TOWN CLERK
WENHAM, MA 01982
2015 JUL -1 AM 9:46

Notice: Appeals, if any, shall be made pursuant to Massachusetts General Laws, Chapter 40A, s. 17, and shall be filed within twenty (20) days after the filing of this notice in the Office of the Town Clerk, Town Hall, Wenham, Massachusetts.

Exhibit A
Submittals Received During Public Hearing Process

I. Materials from Applicant:

1. Pro forma dated June 9, 2014.
2. September 18, 2014 Submittal and Plan from Siemasko + Verbridge
3. Architectural Plans dated October 7, 2014 prepared by Siemasko + Verbridge
4. October 9, 2014 Application Packet (with exhibits)
5. October 31, 2014 letter from Harborlight Community Partners
6. November 5, 2014 Traffic Impact Assessment from MDM Transportation Consultants, Inc.
7. December 1, 2014 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
8. December 3, 2014 letter from Harborlight Community Partners to Wenham ZBA
9. December 10, 2014 letter from C. G. Johnson Engineering, Inc., to Wenham ZBA (with exhibits)
10. January 12, 2015 letter from Regnante, Sterio & Osborne LLP to the Wenham ZBA
11. January 14, 2015 letter from MDM Transportation Consultants, Inc., to Wenham ZBA
12. January 26, 2015 letter from Harborlight Community Partners to the Wenham ZBA (water issues)
13. January 26, 2015 letter from C. G. Johnson Engineering, Inc., to Wenham ZBA
14. January 28, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
15. January 28, 2015 letter from MDM Transportation Consultants, Inc., to Wenham ZBA
16. January 28, 2015 letter from Meridian Associates to the Wenham ZBA – response to peer review of Horsley Witten
17. February 25, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
18. Revised Waiver list dated February 25, 2015

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19. Picture set dated February 25, 2015 from Seimasko + Verbridge
 20. March 5, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
 21. March 18, 2015 transmittal from C.G. Johnson Engineering, Inc., to the Wenham Health Agent
 22. March 10, 2015 letter from Seimasko + Verbridge
 23. March 11, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
 24. March 25, 2015 project narrative from Ulrich Bachand Landscape Architecture, LLC
 25. March 30, 2015 letter from Ulrich Bachand Landscape Architecture, LLC to the Wenham ZBA
 26. April 3, 2015 Maple Woods Noise Analysis submitted by Siemasko + Verbridge
 27. April 6, 2015 Financial Summary from Harborlight Community Partners to the Wenham ZBA
 28. April 9, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
 29. April 10, 2015 letter from Meridian Associates to the Wenham Conservation Commission
 30. April 13, 2015 response from Seimasko + Verbridge on comments from Narrow Gate
 31. April 15, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA (extension until 6/5/15)
 32. Three (3) April 21, 2015 letters from C.G. Johnson Engineering, Inc. to the Wenham Board of Health
 33. April 22, 2015 transmittal from C.G. Johnson Engineering, Inc. to the Wenham Board of Health
 34. April 27, 2015 letter from C.G. Johnson Engineering, Inc. to the Wenham Conservation Commission
 35. Permit Site Development Plans from Meridian Associates (revised through April 27, 2015)
- II. Peer Review Materials**
1. December 30, 2014 Traffic Peer Review Report from Weston and Sampson
 2. January 5, 2015 letter from Horsley Witten Group

3. January 22, 2015 letter from Horsley Witten Group
4. February 18, 2015 email from Janet Bernardo to Emilie Cademartori
5. February 11, 2015 Request for Design Review Services
6. February 18, 2015 letter from Horsley Witten Group to Wenham ZBA
7. February 27, 2015 letter from the Cecil Group to Wenham ZBA
8. April 2, 2015 report from Narrow Gate Architecture Ltd to the Wenham ZBA
9. April 8, 2015 letter from Horsley Witten Group to the Wenham ZBA
10. April 13, 2015 report from Narrow Gate Architecture Ltd to the Wenham ZBA

III. Comments and Submittals from Town Boards and Town Departments

1. October 29, 2014 Wenham Water Commission meeting minutes
2. October 29, 2014 letter from Wenham Board of Health to Wenham ZBA
3. October 31, 2014 Memorandum from Wenham Water Department to Wenham ZBA
4. November 4, 2014 email from Police Chief Thomas Perkins to Emilie Cademartori
5. November 4, 2014 letter from Wenham Fire Department to Wenham ZBA
6. January 29, 2015 email from Jeffrey Baxter (Fire Prevention Officer) to Emilie Cademartori
7. March 5, 2015 Memorandum from Wenham Planning Board
8. March 5, 2015 email from Jeffrey Baxter to Robert Blanchard
9. March 6, 2015 Memorandum from Bill Tyack (Wenham DPW Director)
- 10.
11. March 11, 2015 email from Wenham Council on Aging to Emilie Cademartori (with attached, undated letter)
12. March 11, 2015 Memorandum from Wenham Water Department to Wenham ZBA
13. March 12, 2015 email from Harriet Davis (Wenham Community Preservation Committee) to Emilie Cademartori
14. April 16, 2015 email from DEP regarding the septic system

15. April 22, 2015 Board of Health Septic Permit and letter for conditions
16. May 11, 2-15, Memorandum from Conservation Commission to Wenham ZBA.

IV. Public Comments

1. July 7, 2014 letter from Vivian Sears to Wenham ZBA
2. November 19, 2014 letter from Daniel Hill, Esq. to the Wenham ZBA
3. December 7, 2014 letter from Louis Terranova to Wenham ZBA
4. Undated Memorandum to Wenham ZBA file re Response to December 7, 2014 letter of Louis Terranova
5. January 9, 2015 letter from Daniel Hill, Esq. to Wenham ZBA
6. January 16, 2015 letter from Ipswich River Watershed Association to Emilie Cademartori
7. January 28, 2015 letter from Daniel Hill, Esq. to Wenham ZBA
8. February 23, 2015 from Tetra Tech to Wenham ZBA
9. February 23, 2015 letter from Paul Berthiaume to Wenham ZBA
10. March 10, 2015 letter from Daniel Hill, Esq.
11. March 10, 2015 Letter from Joshua Anderson to Wenham ZBA
12. April 15, 2015 letter from Daniel Hill, Esq. to the Wenham ZBA
13. April 15, 2015 letter from Tetra Tech to the Wenham ZBA and the Wenham Conservation Commission
14. April 24, 2015 letter from Daniel Hill, Esq. to the Wenham Conservation Commission (regarding the septic system)
15. May 26, 2015 letter from Daniel Hill, Esq., to the Wenham ZBA
16. May 26, 2015 letter from H&H Associates, LLP, to the Wenham ZBA

Exhibit B
Waivers of Local Regulations

Harborlight Community Partners – Revised Waiver List (February 25, 2015)

The Project shall be exempt from the following provisions of the Wenham Zoning By-laws, applicable to lots located within the Residential Zoning District (waivers granted for provisions identified as “yes” in the column labeled “Waiver Requested”):

REGULATION/ SECTION #	REQUIRED/ PERMITTED	PROVIDED	WAIVER REQUESTED
USE	Single-Family Housing	Multi-Family Rental Housing	YES
Lot Area	40,000 s.f.	151,555 s.f.	NO
Frontage	170 ft.	58.6 ft.	YES
Lot Width	100 ft.	295 ft.	NO
Front Yard	20 ft.	415 ft.	NO
Rear Yard	15 ft.	34 ft.	NO
Side Yard	15 ft.	32 ft.	NO
Maximum Height (Ft.)	35	34 ft. 9 in.	NO
Maximum Lot Coverage	50%	49.4%	NO
Structures Per Lot	1	1	NO

11.0 Other Exemptions (See 760 CMR 56.05(2)(h))

In addition, pursuant to G.L. c. 40B, §§ 20-23 and the regulations promulgated thereunder, the Project shall be exempt from the provisions of other local by-laws listed below, as requested by the Applicant:

1. The Project shall be exempt from the following additional provisions of the Wenham Zoning Bylaws, effective with amendments through 2012:

a. Section 5.2.6.2 - Restricting an access driveway to a residential dwelling to not more than five hundred feet (500'). The Applicant requests a waiver of this provision, to allow an access driveway to the Project to be approximately eight hundred and fifty feet (850').

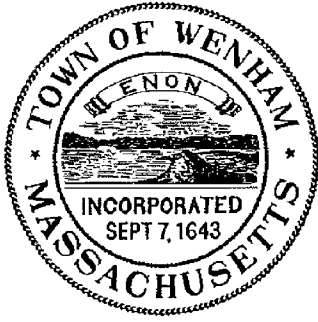
b. Section 7.1.1 – Limiting signage on the property to one sign pertaining to the use thereof or having the name and occupation of the occupant or occupants, and no such sign shall exceed two square feet in area. Waiver requested to allow two signs, the first (a fence sign) containing 12 square feet, and the second located in the stone wall containing 12 square feet.

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- c. Section 10.1 – Prohibiting the grading and redistribution of earth on the site without a Special Permit issued by the Planning Board, where earth redistribution exceeds 1,000 cubic yards pursuant to the issuance of a building permit. Waiver requested authorizing the grading and redistribution of earth on the Site in the approximate amount of approximately 2,500 cubic yards. The Applicant will comply with the performance standards contained in Section 10.1.3.1.
 - d. Section 13.5 - Requiring Site Plan Review for construction of a residential structure with two (2) or more dwelling units. Waiver requested allowing the construction of a single structure with sixty (60) dwelling units without the requirement of Site Plan Approval.
2. The Project shall be exempt from the provisions of the Subdivision Rules and Regulations of the Planning Board in the Town of Wenham, with revisions through 1984, as the Project does not constitute a subdivision. The foregoing notwithstanding, the Project would require the following waivers if the Rules and Regulations were applicable:
- a. Section 5.4.1.1.2(a) - Requires all pipes except sub-drains to be reinforced concrete pipe. Waiver requested to allow the use of HDPE pipes, which is the standard in the construction industry.
 - b. Section 5.4.1.1.2(b) - Requires drain pipes to be concrete pipe twelve inches (12”) or larger in diameter, and all pipe located under roadways shall be reinforced. This section also required at least three feet (3’) of cover over drain pipes. Waiver requested to allow the use of HDPE pipe with a minimum of two feet (2’) of cover over the pipe.
 - c. Section 5.5.3.1 - Requires sidewalks within a subdivision to be separated from the road pavement by a seeded grass plot. Waiver required to allow portions of the sidewalk to be located directly adjacent to the access driveway and parking lot (as shown on the Site Plans).
3. The Project shall be exempt from the following provisions of the Town of Wenham Water Resource Protection Bylaw and the Town of Wenham Water Resource Protection Bylaw Regulations:
- a. Section 10.07 (requiring a bond or other form of surety).
 - b. Section 10.54(3) regarding limit of work and buildings. As recommended by the Conservation Commission, the Project is deemed a subdivision lot (two or more units) with lot preparation done in conjunction with road construction. A waiver is necessary for the fifty foot (50’) limit of work and the seventy foot (70’) limit of building, to allow grading approximately thirty-five feet (35’) from the wetlands line, and to allow a building within fifty-four (54’) of the wetland line.
4. No substantive waivers of the Wenham Board of Health regulations are necessary.

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Comprehensive Permit

5. The Project shall be exempt from the filing fee requirements established by the Zoning Board of Appeals, Planning Board, Conservation Commission, or other Town entity, except for fees specifically relating to Comprehensive Permit Applications.



Town of Wenham

Town Hall
138 Main Street
Wenham, MA 01984

Town Clerk

TEL 978-468-5520 x.1

FAX 978-468-8014

Jaselia Gratini

Associate Project Manager

Harborlight Homes

jgratini@harborlighthomes.org

December 12, 2022

Jaselia,

It has been over 20 days and no appeals have been filed.

Please reach out if we can be of further assistance.

Respectfully submitted

Theresa P Mansfield

Assistant Town Clerk (Interim)

978-468-5520 xt1

townclerk@wenhamma.gov



RECEIVED-TOWN CLERK
WENHAM, MA 01984
2020 JUL 23 AM 11:56

ZONING BOARD OF APPEALS OF THE TOWN OF WENHAM
DECISION ON THE APPLICATION OF
MAPLE WOODS HOUSING, LLC
TO AMEND A COMPREHENSIVE PERMIT ISSUED
UNDER G.L. c. 40B, §§ 20-23

RECEIVED-TOWN CLERK
WENHAM, MA 01984
2020 JUN 30 AM 11:56

I. PROCEDURAL HISTORY

1. On December 18, 2019, Maple Woods Housing, LLC (“Applicant”) submitted a request to amend the comprehensive permit granted by the Wenham Zoning Board of Appeals (“Board”) on July 1, 2015 (the “Original Permit”) for construction of an age-restricted development known as Maple Woods (“Project”) at 62 Maple Street in Wenham (“Site”). The purpose of the amendment is to allow certain changes to the Project in order to carry out the terms of a settlement agreement the Applicant entered into in August 2019 with certain private parties who appealed the Original Permit.
2. The proposed amendment includes the following changes, as described in the Applicant’s December 18, 2019 request and in related and subsequent submissions from the Applicant’s engineer, Meridian Associates, and architect, Siemasko & Verbridge. Together, these changes define the “Revised Project.”
 - (a) Decreasing the size of the Project from 60 one-bedroom units to 45 one-bedroom units as shown on the Revised Approved Plans, as hereinafter defined, submitted to the Board with the amendment request;
 - (b) Reducing the overall building floor area from 57,390 square feet (sq. ft.) to 41,500 sq. ft.;
 - (c) Reducing the height of the building from three stories to two stories above grade, and from 34 feet to 29 feet and 11 inches;
 - (d) Increasing the building footprint from approximately 18,600 sq. ft. to 19,950 sq. ft. while reducing the footprint area within the 100-foot buffer zone to jurisdictional wetlands from 6,530 sq. ft. to 5,950 sq. ft.;
 - (e) Modifying the shape of the building from the original “L” to the revised “T” shape;
 - (f) Increasing the area of the site from approximately 3.5 acres to 3.87 acres to accommodate the adjusted building layout and increased footprint referenced above;
 - (g) Making corresponding reductions in off-street parking, drainage, and staffing levels in the development (but not in septic system design or capacity);
 - (h) Restricting occupancy of the units in perpetuity to people 62 years and over

62 Maple Street
Modification of Comprehensive Permit

instead of 55 years and over;

- (i) Constructing the project in a single phase instead of two phases;
- (j) Relocating the proposed building 50 feet further away from Maple Street, thereby making the closest portion of the building to the home at 78 Maple Street at least 333 feet;
- (k) Redesigning the building to remove a majority of the windows on the walls of the blunt end of the building facing Maple Street and the Berthiaume property, subject to State Building Code requirements and necessary approvals; and
- (l) Making 70 percent of the proposed units available on a local preference basis, subject to approval from the Massachusetts Department of Housing and Community Development (DHCD) under the Chapter 40B Guidelines.

Other appurtenant changes are described in the materials submitted by the Applicant and its consultants, see Exhibit A, e.g. programmatic layout changes within the new footprint, revisions to septic system placement, stormwater management structures, emergency access, etc.; but all are shown on the Revised Approved Plans.

- 3. The Board held a duly noticed public hearing on January 15, 2020 on the Applicant's request and continued the public hearing on February 20, 2020; March 26, 2020; and May 28, 2020, at which time the Board closed the hearing. The March 26, 2020 session of the public hearing was a continuance only, with no testimony or evidence received by the Board.
- 4. The purpose of the continuances was for the Board to receive additional information from the Applicant and the Applicant's representatives, and also to give abutters and other interested parties a chance to review the proposed modifications. Toward these ends, on February 13, 2020, Meredian Associates submitted a memorandum describing the site civil and stormwater modifications and Siemasko & Verbridge submitted a memorandum and a revised architectural plan set.
- 5. To evaluate the Applicant's permit modification request and plans, the Board sought comments from Town staff and other boards and commissions. The Board also retained Janet Bernardo, P.E., of the Horsley Witten Group ("HWG") to review the revised site plan and drainage design. HWG provided three sets of written comments to the Board, the final one dated May 6, 2020, indicating that all previous comments had been addressed and recommending one condition of approval to be included in this Decision.
- 6. The Board received written comments from the Wenham Parks and Recreation Committee, Highway Department, Building Inspector, Police Department, and Fire Department.
- 7. Exhibit A contains a list of documents and submittals the Board received during the public hearing process, including amendments to the Waiver List, dated March 6, 2020, from Regnante Sterio LLP.

8. Sitting for the Board and present for the public hearing process were Member Jeremy Coffey, Member Evan Campbell, and Associate Member Dana Begin.

II. GOVERNING LAW

9. The law governing this application is the Comprehensive Permit Law, Massachusetts General Laws, Chapter 40B, §§ 20-23 (the "Act"), and the regulations promulgated by the Department of Housing and Community Development ("DHCD"), 760 CMR 56.00 et seq. (the "Regulations").
10. The Act promotes regional distribution of low- or moderate-income housing by preventing individual cities and towns from using exclusionary zoning to block construction of such housing. Toward these ends, the purposes of the Act are satisfied if: (a) a town has low or moderate income housing in excess of 10 percent of the total number of year-round housing units reported in the latest decennial census or (b) has such housing on sites comprising 1 ½ percent or more of the town's total land area zoned for residential, commercial, or industrial use, or (c) the application results in the commencement of low and moderate income housing construction on sites comprising more than 0.3 percent of such total area or 10 acres, whichever is larger, in one year.
11. DHCD's Regulations expand the definition of what constitutes satisfaction of the statute to include regulatory safe harbors to include such methods as "recent progress" toward the statutory minima or compliance with a DHCD-approved housing production plan, all as described in 760 CMR 56.03(4) through 56.03(7).
12. The Board's decision on a comprehensive permit must balance the regional need for low- or moderate-income housing against the Town's long-range planning goals, local requirements and regulations to the extent that they are applied equally to subsidized and unsubsidized housing, and valid concerns about the health and safety of residents of the proposed housing, the surrounding neighborhood, or the Town as a whole.

III. FINDINGS:

The Board makes the following findings in connection with the application:

13. The Applicant has complied with all rules and regulations of the Town of Wenham as they pertain to an application for amendment to a Comprehensive Permit.
14. The development, if constructed and operated in conformance with the plans and conditions set forth hereunder, will adequately provide for stormwater drainage and other appurtenant utilities and amenities, and it will not be a threat to the public health and safety of the occupants of the development, the neighborhood, or the Town.
15. The Board finds that the conditions imposed in Section V of this Decision are necessary in order to address Local Concerns as defined in 760 CMR 56.02. The Board finds that such conditions will not render the project uneconomic; the Applicant has not stated or

represented otherwise. To the extent that such conditions may render the project uneconomic, the Board finds that the Local Concerns outweigh the potential benefits of the proposed affordable units.

16. The Board finds that granting the requested waivers from local by-laws and regulations is acceptable even though granting any waivers may have an adverse impact on Local Concerns. Nevertheless, the Board finds that the Local Concerns affected thereby do not outweigh the regional need for affordable housing, especially given the mitigation that has been provided by the Applicant.
17. The Board acknowledges that the Applicant's request for an amendment of its Comprehensive Permit follows, and is pursuant to commitments made in, a certain Settlement Agreement between the Applicant and several neighbors in Terranova, et al. v. Kornegay, et al., Suffolk County Superior Court Docket No. 1584CV02185, see also Essex County Superior Court Docket No. 1677CV00015, an appeal of the Original Permit issued by the Board (as well as another accompanying case). These neighbors did not object to or oppose the modifications described herein, but instead submitted letters of support for or non-opposition to the amendment. They were represented by counsel at the public hearing; and their counsel expressly acknowledged that the modifications advanced to the Board are consistent with those enumerated in the Settlement Agreement.
18. The Board finds that construction of 45 one-bedroom apartment units at 62 Maple Street will be "Consistent with Local Needs" within the meaning of G.L. c. 40B, § 20, and 760 CMR 56.02.

IV. DECISION

In consideration of all of the foregoing, including the plans, documents and testimony given during the public hearing, the Board hereby grants the Applicant the requested modifications to the Original Permit approved on July 1, 2015, subject to the amended conditions set forth below. All conditions of the Original Permit not affected by the provisions of Section V below shall and do hereby remain in effect, are reaffirmed and are not altered by this Decision.

V. CONDITIONS

A. General

- A.1 The holder of the Comprehensive Permit, as modified, shall continue to be Maple Woods Housing, LLC, a limited dividend entity. The Site is now approximately 3.87 acres of land, still known as 62 Maple Street and shown on the Plans referenced in Condition A.2 below. The Project is defined as all features shown on the plans listed below in Condition A.2 or as otherwise required by this Comprehensive Permit.
- A.2 Except as may be provided for in the following conditions or in the Final Plans, as defined in the Original Permit, the Project shall be constructed substantially in

conformance with the plans and drawings listed below in this Condition A.2, which for purposes of this Comprehensive Permit shall be considered the “Revised Approved Plans” for the Project.

- a. Maple Woods Preliminary Comprehensive Permit Plans for 62 Maple Street, Wenham, Massachusetts, prepared by Meridian Associates, as revised through March 19, 2020, including Cover Sheet, Record Conditions Plan, Sheet 2 of 4, Permit Grading & Layout Plan, Sheet 3 of 4, and Permit Utility Plan, Sheet 4 of 4; and
- b. Architectural plan set, Maple Woods Housing LLC, 62 Maple Street Wenham, MA, ZBA Resubmission, prepared by SV Design and dated February 13, 2020 (4 sheets).

The provisions of Condition A.2 in the Original Permit regarding changes to the Approved Plans, as defined therein, shall apply to the Revised Approved Plans referenced above.

- A.3 This Amendment to the Comprehensive Permit shall be recorded with the Essex South District Registry of Deeds. Proof of recording shall be submitted to the Planning Department prior to issuance of a building permit.
- A.5 The Project shall consist of not more than forty-five (45) one-bedroom apartment units in a single building not exceeding twenty-nine (29) feet eleven (11) inches in height (measured in accordance with the Town of Wenham Zoning Bylaw), and other related residential amenities, all as shown on the Revised Approved Plans.
- A.6 All units in the Project shall be one-bedroom units, and all of the units shall be subject to a sixty-two (62) years and over age restriction, in perpetuity.
- A.7 There shall be a minimum of sixty (60) parking spaces (inclusive of required handicap spaces) for the Project.
- A.10 The provisions of Condition A.10 in the Original Permit shall apply to the Project as modified hereunder; except that the original Waiver List dated February 25, 2015 is supplemented and revised by the Waiver List revised March 6, 2020 and attached hereto as Exhibit B.

B. Affordability Requirements

- B.1 All forty-five (45) units in the Project shall be low- or moderate-income units. The applicant shall be responsible for maintaining records sufficient to comply with DHCD guidelines for occupancy of such units by income-eligible households.
- B.2 Upon completion of the Revised Project and in perpetuity, all forty-five (45) units shall meet the criteria for inclusion in DHCD’s “Subsidized Housing Inventory”

(SHI).

C. Submission Requirements

C.1.c The provisions of Condition C.1.c in the Original Permit are affirmed, except that, prior to any construction on the Site, whether or not pursuant to a building permit, the Applicant shall submit to the Town Planner for review and administrative approval Final Engineering Drawings and Plans ("Final Plans") that conform to the requirements of the Comprehensive Permit, as amended hereunder, and the Revised Approved Plans. At a minimum, the Final Plans shall be in accordance with the Stormwater Management Report dated February 4, 2015 and Stormwater Analysis and Calculations for 62 Maple Street, Wenham, Massachusetts, prepared by Meridian Associates, revised March 19, 2020; and the comments and recommendations thereto contained in the HWG peer review by Janet Bernardo, P.E., dated March 23, 2020; May 4, 2020; and May 6, 2020.

C.2.a In addition to recording the Original Permit, the Applicant shall, prior to the issuance of a building permit for the Revised Project, record this Decision with the Registry of Deeds.

Wherever the term "Approved Plans" is used in the Original Permit, the term "Revised Approved Plans" shall be substituted therefor.

The Applicant shall diligently pursue and make a good faith effort to obtain a building permit for the Revised Project within one (1) year of the date of issuance hereof.

Except as amended above, all conditions of the Original Permit shall and do hereby remain in effect, are reaffirmed and are not altered by this Decision.

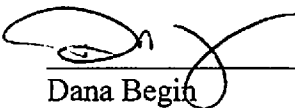
VI. RECORD OF VOTE

The Board of Appeals deliberated and voted 3-0 at its public meeting on June 18, 2020, on a motion by Dana Begin, seconded by Evan Campbell, to unanimously grant this Amendment to the Comprehensive Permit, subject to the above-stated Conditions, with this Decision as attested by the signatures below.

Members in favor:



Jeremy Coffey



Dana Begin



Evan Campbell

Dated : June 18, 2020

62 Maple Street
Modification of Comprehensive Permit

Filed with the Town Clerk on June 30, 2020.

Dianna K. Bucco
Town Clerk

Notice: Appeals, if any, shall be made pursuant to Massachusetts General Laws, Chapter 40A, s. 17, and shall be filed within twenty (20) days after the filing of this notice in the Office of the Town Clerk, Town Hall, Wenham, Massachusetts.

July 20, 2020
Dianna K. Bucco
No appeals filed

Exhibit A
Submittals Received In Advance of and During Public Hearing Process

Harborlight Community Partners, Request for Modification of Maple Woods Comprehensive Permit by Letter to the Wenham Zoning Board of Appeals, December 4, 2019, including a two-story rendering of the building, a plan depicting the additional area added to the Site and a copy of the Settlement Agreement between the Applicant and several neighbors, with Exhibits 1 through 4.

Comments from the Park and Recreation Committee, Building Inspector and Highway Department, undated but all received after December 20, 2019 but before the opening of the public hearing on the amendment request on January 15, 2020.

Comments received from the Fire Department, via e-mail, dated February 7, 2020.

SV Design, Memorandum to Wenham Zoning Board of Appeals, dated February 13, 2020.

SV Design, Architectural Plans (4 Sheets), entitled "Maple Woods Housing LLC, 62 Maple Street Wenham, MA, ZBA Resubmission, February 13, 2020."

Meridian Associates, Memorandum to Wenham Zoning Board of Appeals, dated February 13, 2020, as later revised May 5, 2020.

Comments received from the Police Department, via e-mail, dated February 18, 2020.

Regnante Sterio LLP, Letter to the Zoning Board of Appeals, Revised Waiver List, dated March 6, 2020.

Meridian Associates, Site Plan, entitled "Maple Woods Preliminary Comprehensive Permit Plans for 62 Maple Street, Located in Wenham, Massachusetts," as revised through March 19, 2020, with 4 sheets including Cover Sheet, Record Conditions Plan, Sheet 2 of 4, Permit Grading & Layout Plan, Sheet 3 of 4, and Permit Utility Plan, Sheet 4 of 4.

Meridian Associates, Stormwater Analysis and Calculations for 62 Maple Street, Wenham, Massachusetts, revised March 19, 2020.

Horsley Witten Group, Peer Review Report for Maple Woods, March 23, 2020.

Horsley Witten Group, Supplemental Peer Review Report for Maple Woods, May 4, 2020.

Meridian Associates, Response to Peer Review, May 5, 2020.

Horsley Witten Group, Peer Review Report for Maple Woods (updated), May 6, 2020.

Exhibit B
Waivers of Local Regulations
 Harborlight Community Partners – Revised Waiver List (March 6, 2020)

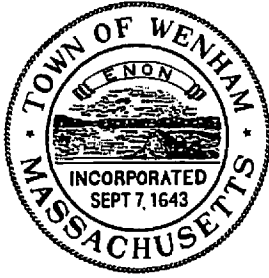
The Project shall be exempt from the following dimensional and density provisions of the Wenham Zoning By-laws, applicable to lots located within the Residential Zoning District (waivers granted for provisions identified as “yes” in the column labeled “Waiver Requested”):

REGULATION/ SECTION	REQUIRED/ PERMITTED	PROVIDED	AMENDED PLAN	WAIVER REQUESTED
Use	Single-Family Housing	Multi-Family Rental Housing	Multi-Family Rental Housing	YES
Lot Area	40,000 s.f.	151,555 s.f.	170,048 ± s.f.	NO
Frontage	170 ft.	58.6 ft.	58.6 ft.	YES
Lot Width	100 ft.	295 ft.	285 ± ft.	NO
Front Yard	20 ft.	415 ft.	430 ft.	NO
Rear Yard	15 ft.	34 ft.	36 ± ft.	NO
Side Yard	15 ft.	32 ft.	24 ft.	NO
Maximum Height (Ft.)	35	34 ft. 9 in.	29 ft. 11 in.	NO
Maximum Lot Coverage	50%	49.4%	44.6%	NO
Structures Per Lot	1	1	1	NO

The “Other Exemptions” waivers granted to the Applicant in Exhibit B of the Original Permit shall remain in effect and are not altered by this Decision, except as follows:

Paragraph 1.c, i.e. Section 10.1 – Grading and redistribution of earth on the site will be in the approximate amount of 4,000 cubic yards (not 2,500 cubic yards).

Paragraph 1.d, i.e. Section 13.5 – The number of dwelling units is 45 (not 60).



Town of Wenham

Town Hall
138 Main Street
Wenham, MA 01984

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WENHAM, MA 01984

2020 JUN 30 AM 11: 26

ZONING BOARD OF APPEALS

TEL 978-468-5520 Ext. 8

FAX 978-468-6164

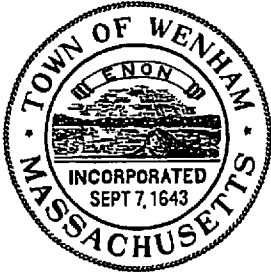
NOTICE OF DECISION GRANTING COMPREHENSIVE PERMIT AMENDMENT

Please be advised that on June 18, 2020 the Wenham Zoning Board of Appeals unanimously voted to approve the application petition of **Maple Woods Housing LLC** for amendments to a Comprehensive Permit issued to Maple Woods Housing LLC on June 18, 2015 pursuant to MGL Ch 40B for the construction of a 60 unit, age restricted, affordable housing development at 62 Maple Street, Wenham (Map 23 Lot 16). Amendments include reducing the number of units to 45 and relocating the building on the site as well as associated reductions in parking, and amendments to drainage system building design and staffing levels.

Any appeals shall be made pursuant to Chapter 40A Section 17 of Mass General Law and may be filed within twenty (20) days after the date on which the decision has been filed in the office of the city or town clerk. Copies of the full decision can be viewed at the Wenham Town Clerk at 138 Main Street, Wenham, MA during regular business hours.

Anthony Feeherry
Wenham Board of Appeals

Town Clerk
Parties of Interest



Town of Wenham

Town Hall
138 Main Street
Wenham, MA 01984

ZONING BOARD OF APPEALS

MEMORANDUM

TO: Dianne Bucco, Town Clerk

FROM: Margaret Hoffman, Planning Coordinator

DATE: April 2, 2020

RE: Maplewoods ZBA hearing continued

At their regularly scheduled meeting held via zoom videoconferencing on March 26, 2020 the Zoning Board of Appeals voted to continue the public hearing for the 62 Maple Street Maplewoods Comprehensive Permit to Thursday May 28, 2020 at 7:30 PM. Please let me know if you need any additional information.

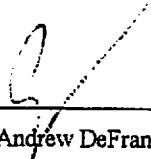
RECEIVED BY THE CLERK
April 2, 2020

**REVIEW OF APPLICATION FOR
AMENDMENT OF A COMPREHENSIVE PERMIT**

**WENHAM ZONING BOARD OF APPEALS
REQUEST AND AGREEMENT TO CONTINUE PUBLIC HEARING**

Project: Maple Woods
Applicant: Harborlight Community Parters/Maple Woods Housing, LLC
Date: March 26, 2020

I, the undersigned, on behalf of and, if applicable, as agent for the above-named Applicant, hereby request and agree to a continuance of the public hearing to May 25, 2020, so as to allow the Wenham Zoning Board of Appeals to continue its review of the Applicant's comprehensive permit amendment application for the above-referenced Project.



Printed Name: Andrew DeFranza

(17) ME (20) PC



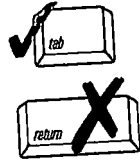
Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 5 - Order of Conditions
Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
326-0349
MassDEP File #
eDEP Transaction #
Wenham
City/Town

A. General Information

Please note:
this form has been modified with added space to accommodate the Registry of Deeds Requirements

Important:
When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



1. From: Wenham
Conservation Commission

2. This issuance is for (check one):
a. Order of Conditions b. Amended Order of Conditions

3. To: Applicant:
a. First Name _____ b. Last Name _____

Maple Woods Housing LLC
c. Organization

283 Elliot Street PO Box 507
d. Mailing Address

Beverly MA 01915
e. City/Town f. State g. Zip Code

4. Property Owner (if different from applicant):
a. First Name Robert N b. Last Name Burnett, Trustee

Cedar Realty Trust
c. Organization

62 Maple Street
d. Mailing Address

Wenham MA 01984
e. City/Town f. State g. Zip Code

5. Project Location:
a. Street Address 62 Maple Street b. City/Town Wenham

Map 23
c. Assessors Map/Plat Number

42d35m280s 70d55m37.524s
d. Latitude e. Longitude

Latitude and Longitude, if known:



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
 326-0349
 MassDEP File #
 eDEP Transaction #
 Wenham
 City/Town

A. General Information (cont.)

6. Property recorded at the Registry of Deeds for (attach additional information if more than one parcel):
Essex South
 a. County
7620
 c. Book
 b. Certificate Number (if registered land)
248
 d. Page
 5/11/15
 c. Date of Issuance
7. Dates: 11/6/2014 a. Date Notice of Intent Filed 5/11/15 b. Date Public Hearing Closed 5/11/15 c. Date of Issuance
8. Final Approved Plans and Other Documents (attach additional plan or document references as needed):
Permit Site Development Plans to accompany Notice of Intent Application 62 Maple Street
 a. Plan Title
Meridian Associates, Inc
 b. Prepared By
April C Ferraro PE
 c. Signed and Stamped by
April 27, 2015
 d. Final Revision Date
variable
 e. Scale
Stormwater Management Report, Analysis & Calculations
 f. Additional Plan or Document Title
Rev 2/4 & 2/15/15
 g. Date

B. Findings

1. Findings pursuant to the Massachusetts Wetlands Protection Act:
 Following the review of the above-referenced Notice of Intent and based on the information provided in this application and presented at the public hearing, this Commission finds that the areas in which work is proposed is significant to the following interests of the Wetlands Protection Act (the Act). Check all that apply:
- a. Public Water Supply b. Land Containing Shellfish c. Prevention of Pollution
 d. Private Water Supply e. Fisheries f. Protection of Wildlife Habitat
 g. Groundwater Supply h. Storm Damage Prevention i. Flood Control
2. This Commission hereby finds the project, as proposed, is: (check one of the following boxes)

Approved subject to:

- a. the following conditions which are necessary in accordance with the performance standards set forth in the wetlands regulations. This Commission orders that all work shall be performed in accordance with the Notice of Intent referenced above, the following General Conditions, and any other special conditions attached to this Order. To the extent that the following conditions modify or differ from the plans, specifications, or other proposals submitted with the Notice of Intent, these conditions shall control.



Massachusetts Department of Environmental Protection
 Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
 326-0349
 MassDEP File # _____
 eDEP Transaction # _____
 Wenham
 City/Town

B. Findings (cont.)

Denied because:

- b. the proposed work cannot be conditioned to meet the performance standards set forth in the wetland regulations. Therefore, work on this project may not go forward unless and until a new Notice of Intent is submitted which provides measures which are adequate to protect the interests of the Act, and a final Order of Conditions is issued. **A description of the performance standards which the proposed work cannot meet is attached to this Order.**
- c. the information submitted by the applicant is not sufficient to describe the site, the work, or the effect of the work on the interests identified in the Wetlands Protection Act. Therefore, work on this project may not go forward unless and until a revised Notice of Intent is submitted which provides sufficient information and includes measures which are adequate to protect the Act's interests, and a final Order of Conditions is issued. **A description of the specific information which is lacking and why it is necessary is attached to this Order as per 310 CMR 10.05(6)(c).**
3. Buffer Zone Impacts: Shortest distance between limit of project disturbance and the wetland resource area specified in 310 CMR 10.02(1)(a) 35
a. linear feet

Inland Resource Area Impacts: Check all that apply below. (For Approvals Only)

Resource Area	Proposed Alteration	Permitted Alteration	Proposed Replacement	Permitted Replacement
4. <input type="checkbox"/> Bank	a. linear feet	b. linear feet	c. linear feet	d. linear feet
5. <input type="checkbox"/> Bordering Vegetated Wetland	a. square feet	b. square feet	c. square feet	d. square feet
6. <input type="checkbox"/> Land Under Waterbodies and Waterways	a. square feet	b. square feet	c. square feet	d. square feet
	e. c/y dredged	f. c/y dredged		
7. <input type="checkbox"/> Bordering Land Subject to Flooding	a. square feet	b. square feet	c. square feet	d. square feet
Cubic Feet Flood Storage	e. cubic feet	f. cubic feet	g. cubic feet	h. cubic feet
8. <input type="checkbox"/> Isolated Land Subject to Flooding	a. square feet	b. square feet		
Cubic Feet Flood Storage	c. cubic feet	d. cubic feet	e. cubic feet	f. cubic feet
9. <input type="checkbox"/> Riverfront Area	a. total sq. feet	b. total sq. feet		
Sq ft within 100 ft	c. square feet	d. square feet	e. square feet	f. square feet
Sq ft between 100-200 ft	g. square feet	h. square feet	i. square feet	j. square feet



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
 326-0349
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 Wenham
 City/Town

B. Findings (cont.)

Coastal Resource Area Impacts: Check all that apply below. (For Approvals Only)

	Proposed Alteration	Permitted Alteration	Proposed Replacement	Permitted Replacement
10. <input type="checkbox"/> Designated Port Areas	Indicate size under Land Under the Ocean, below			
11. <input type="checkbox"/> Land Under the Ocean	_____	_____		
	a. square feet	b. square feet		
	_____	_____		
	c. c/y dredged	d. c/y dredged		
12. <input type="checkbox"/> Barrier Beaches	Indicate size under Coastal Beaches and/or Coastal Dunes below			
13. <input type="checkbox"/> Coastal Beaches	_____	_____	_____	_____
	a. square feet	b. square feet	c. nourishment	d. nourishment
14. <input type="checkbox"/> Coastal Dunes	_____	_____	_____	_____
	a. square feet	b. square feet	c. nourishment	d. nourishment
15. <input type="checkbox"/> Coastal Banks	_____	_____		
	a. linear feet	b. linear feet		
16. <input type="checkbox"/> Rocky Intertidal Shores	_____	_____		
	a. square feet	b. square feet		
17. <input type="checkbox"/> Salt Marshes	_____	_____	_____	_____
	a. square feet	b. square feet	c. square feet	d. square feet
18. <input type="checkbox"/> Land Under Salt Ponds	_____	_____		
	a. square feet	b. square feet		
	_____	_____		
	c. c/y dredged	d. c/y dredged		
19. <input type="checkbox"/> Land Containing Shellfish	_____	_____	_____	_____
	a. square feet	b. square feet	c. square feet	d. square feet
20. <input type="checkbox"/> Fish Runs	Indicate size under Coastal Banks, Inland Bank, Land Under the Ocean, and/or inland Land Under Waterbodies and Waterways, above			
	_____	_____		
	a. c/y dredged	b. c/y dredged		
21. <input type="checkbox"/> Land Subject to Coastal Storm Flowage	_____	_____		
	a. square feet	b. square feet		
22. <input type="checkbox"/> Riverfront Area	_____	_____		
	a. total sq. feet	b. total sq. feet		
Sq ft within 100 ft	_____	_____	_____	_____
	c. square feet	d. square feet	e. square feet	f. square feet
Sq ft between 100-200 ft	_____	_____	_____	_____
	g. square feet	h. square feet	i. square feet	j. square feet



Massachusetts Department of Environmental Protection
 Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
 326-0349
 MassDEP File #

eDEP Transaction #
 Wenham
 City/Town

B. Findings (cont.)

* #23. If the project is for the purpose of restoring or enhancing a wetland resource area in addition to the square footage that has been entered in Section B.5.c (BVW) or B.17.c (Salt Marsh) above, please enter the additional amount here.

23. Restoration/Enhancement *:

a. square feet of BVW

b. square feet of salt marsh

24. Stream Crossing(s):

a. number of new stream crossings

b. number of replacement stream crossings

C. General Conditions Under Massachusetts Wetlands Protection Act

The following conditions are only applicable to Approved projects.

1. Failure to comply with all conditions stated herein, and with all related statutes and other regulatory measures, shall be deemed cause to revoke or modify this Order.
2. The Order does not grant any property rights or any exclusive privileges; it does not authorize any injury to private property or invasion of private rights.
3. This Order does not relieve the permittee or any other person of the necessity of complying with all other applicable federal, state, or local statutes, ordinances, bylaws, or regulations.
4. The work authorized hereunder shall be completed within three years from the date of this Order unless either of the following apply:
 - a. The work is a maintenance dredging project as provided for in the Act; or
 - b. The time for completion has been extended to a specified date more than three years, but less than five years, from the date of issuance. If this Order is intended to be valid for more than three years, the extension date and the special circumstances warranting the extended time period are set forth as a special condition in this Order.
 - c. If the work is for a Test Project, this Order of Conditions shall be valid for no more than one year.
5. This Order may be extended by the issuing authority for one or more periods of up to three years each upon application to the issuing authority at least 30 days prior to the expiration date of the Order. An Order of Conditions for a Test Project may be extended for one additional year only upon written application by the applicant, subject to the provisions of 310 CMR 10.05(11)(f).
6. If this Order constitutes an Amended Order of Conditions, this Amended Order of Conditions does not extend the issuance date of the original Final Order of Conditions and the Order will expire on _____ unless extended in writing by the Department.
7. Any fill used in connection with this project shall be clean fill. Any fill shall contain no trash, refuse, rubbish, or debris, including but not limited to lumber, bricks, plaster, wire, lath, paper, cardboard, pipe, tires, ashes, refrigerators, motor vehicles, or parts of any of the foregoing.



Massachusetts Department of Environmental Protection
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City/Town

C. General Conditions Under Massachusetts Wetlands Protection Act

8. This Order is not final until all administrative appeal periods from this Order have elapsed, or if such an appeal has been taken, until all proceedings before the Department have been completed.
9. No work shall be undertaken until the Order has become final and then has been recorded in the Registry of Deeds or the Land Court for the district in which the land is located, within the chain of title of the affected property. In the case of recorded land, the Final Order shall also be noted in the Registry's Grantor Index under the name of the owner of the land upon which the proposed work is to be done. In the case of the registered land, the Final Order shall also be noted on the Land Court Certificate of Title of the owner of the land upon which the proposed work is done. The recording information shall be submitted to the Conservation Commission on the form at the end of this Order, which form must be stamped by the Registry of Deeds, prior to the commencement of work.
10. A sign shall be displayed at the site not less than two square feet or more than three square feet in size bearing the words,

"Massachusetts Department of Environmental Protection" [or, "MassDEP"]
"File Number 326-0349 "
11. Where the Department of Environmental Protection is requested to issue a Superseding Order, the Conservation Commission shall be a party to all agency proceedings and hearings before MassDEP.
12. Upon completion of the work described herein, the applicant shall submit a Request for Certificate of Compliance (WPA Form 8A) to the Conservation Commission.
13. The work shall conform to the plans and special conditions referenced in this order.
14. Any change to the plans identified in Condition #13 above shall require the applicant to inquire of the Conservation Commission in writing whether the change is significant enough to require the filing of a new Notice of Intent.
15. The Agent or members of the Conservation Commission and the Department of Environmental Protection shall have the right to enter and inspect the area subject to this Order at reasonable hours to evaluate compliance with the conditions stated in this Order, and may require the submittal of any data deemed necessary by the Conservation Commission or Department for that evaluation.
16. This Order of Conditions shall apply to any successor in interest or successor in control of the property subject to this Order and to any contractor or other person performing work conditioned by this Order.



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands

WPA Form 5 – Order of Conditions

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

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C. General Conditions Under Massachusetts Wetlands Protection Act (cont.)

17. Prior to the start of work, and if the project involves work adjacent to a Bordering Vegetated Wetland, the boundary of the wetland in the vicinity of the proposed work area shall be marked by wooden stakes or flagging. Once in place, the wetland boundary markers shall be maintained until a Certificate of Compliance has been issued by the Conservation Commission.
18. All sedimentation barriers shall be maintained in good repair until all disturbed areas have been fully stabilized with vegetation or other means. At no time shall sediments be deposited in a wetland or water body. During construction, the applicant or his/her designee shall inspect the erosion controls on a daily basis and shall remove accumulated sediments as needed. The applicant shall immediately control any erosion problems that occur at the site and shall also immediately notify the Conservation Commission, which reserves the right to require additional erosion and/or damage prevention controls it may deem necessary. Sedimentation barriers shall serve as the limit of work unless another limit of work line has been approved by this Order.
19. The work associated with this Order (the "Project")
- (1) is subject to the Massachusetts Stormwater Standards.
- (2) is NOT subject to the Massachusetts Stormwater Standards

If the work is subject to the Stormwater Standards, then the project is subject to the following conditions:

- a) All work, including site preparation, land disturbance, construction and redevelopment, shall be implemented in accordance with the construction period pollution prevention and erosion and sedimentation control plan and, if applicable, the Stormwater Pollution Prevention Plan required by the National Pollution Discharge Elimination System Construction General Permit as required by Stormwater Condition 8. Construction period erosion, sedimentation and pollution control measures and best management practices (BMPs) shall remain in place until the site is fully stabilized.
- b) No stormwater runoff may be discharged to the post-construction stormwater BMPs unless and until a Registered Professional Engineer provides a Certification that:
- i.* all construction period BMPs have been removed or will be removed by a date certain specified in the Certification. For any construction period BMPs intended to be converted to post construction operation for stormwater attenuation, recharge, and/or treatment, the conversion is allowed by the MassDEP Stormwater Handbook BMP specifications and that the BMP has been properly cleaned or prepared for post construction operation, including removal of all construction period sediment trapped in inlet and outlet control structures;
- ii.* as-built final construction BMP plans are included, signed and stamped by a Registered Professional Engineer, certifying the site is fully stabilized;
- iii.* any illicit discharges to the stormwater management system have been removed, as per the requirements of Stormwater Standard 10;



**Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands**

WPA Form 5 – Order of Conditions

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:

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MassDEP File #

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Wenham

City/Town

C. General Conditions Under Massachusetts Wetlands Protection Act (cont.)

iv. all post-construction stormwater BMPs are installed in accordance with the plans (including all planting plans) approved by the issuing authority, and have been inspected to ensure that they are not damaged and that they are in proper working condition;

v. any vegetation associated with post-construction BMPs is suitably established to withstand erosion.

c) The landowner is responsible for BMP maintenance until the issuing authority is notified that another party has legally assumed responsibility for BMP maintenance. Prior to requesting a Certificate of Compliance, or Partial Certificate of Compliance, the responsible party (defined in General Condition 18(e)) shall execute and submit to the issuing authority an Operation and Maintenance Compliance Statement ("O&M Statement") for the Stormwater BMPs identifying the party responsible for implementing the stormwater BMP Operation and Maintenance Plan ("O&M Plan") and certifying the following:

i.) the O&M Plan is complete and will be implemented upon receipt of the Certificate of Compliance, and

ii.) the future responsible parties shall be notified in writing of their ongoing legal responsibility to operate and maintain the stormwater management BMPs and implement the Stormwater Pollution Prevention Plan.

d) Post-construction pollution prevention and source control shall be implemented in accordance with the long-term pollution prevention plan section of the approved Stormwater Report and, if applicable, the Stormwater Pollution Prevention Plan required by the National Pollution Discharge Elimination System Multi-Sector General Permit.

e) Unless and until another party accepts responsibility, the landowner, or owner of any drainage easement, assumes responsibility for maintaining each BMP. To overcome this presumption, the landowner of the property must submit to the issuing authority a legally binding agreement of record, acceptable to the issuing authority, evidencing that another entity has accepted responsibility for maintaining the BMP, and that the proposed responsible party shall be treated as a permittee for purposes of implementing the requirements of Conditions 18(f) through 18(k) with respect to that BMP. Any failure of the proposed responsible party to implement the requirements of Conditions 18(f) through 18(k) with respect to that BMP shall be a violation of the Order of Conditions or Certificate of Compliance. In the case of stormwater BMPs that are serving more than one lot, the legally binding agreement shall also identify the lots that will be serviced by the stormwater BMPs. A plan and easement deed that grants the responsible party access to perform the required operation and maintenance must be submitted along with the legally binding agreement.

f) The responsible party shall operate and maintain all stormwater BMPs in accordance with the design plans, the O&M Plan, and the requirements of the Massachusetts Stormwater Handbook.



**Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands**

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Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

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C. General Conditions Under Massachusetts Wetlands Protection Act (cont.)

- g) The responsible party shall:
 1. Maintain an operation and maintenance log for the last three (3) consecutive calendar years of inspections, repairs, maintenance and/or replacement of the stormwater management system or any part thereof, and disposal (for disposal the log shall indicate the type of material and the disposal location);
 2. Make the maintenance log available to MassDEP and the Conservation Commission ("Commission") upon request; and
 3. Allow members and agents of the MassDEP and the Commission to enter and inspect the site to evaluate and ensure that the responsible party is in compliance with the requirements for each BMP established in the O&M Plan approved by the issuing authority.
- h) All sediment or other contaminants removed from stormwater BMPs shall be disposed of in accordance with all applicable federal, state, and local laws and regulations.
- i) Illicit discharges to the stormwater management system as defined in 310 CMR 10.04 are prohibited.
- j) The stormwater management system approved in the Order of Conditions shall not be changed without the prior written approval of the issuing authority.
- k) Areas designated as qualifying pervious areas for the purpose of the Low Impact Site Design Credit (as defined in the MassDEP Stormwater Handbook, Volume 3, Chapter 1, Low Impact Development Site Design Credits) shall not be altered without the prior written approval of the issuing authority.
- l) Access for maintenance, repair, and/or replacement of BMPs shall not be withheld. Any fencing constructed around stormwater BMPs shall include access gates and shall be at least six inches above grade to allow for wildlife passage.

Special Conditions (if you need more space for additional conditions, please attach a text document):

see Appendix A & B

- 20. For Test Projects subject to 310 CMR 10.05(11), the applicant shall also implement the monitoring plan and the restoration plan submitted with the Notice of Intent. If the conservation commission or Department determines that the Test Project threatens the public health, safety or the environment, the applicant shall implement the removal plan submitted with the Notice of Intent or modify the project as directed by the conservation commission or the Department.



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D. Findings Under Municipal Wetlands Bylaw or Ordinance

1. Is a municipal wetlands bylaw or ordinance applicable? Yes No
2. The _____ hereby finds (check one that applies):
 Conservation Commission

- a. that the proposed work cannot be conditioned to meet the standards set forth in a municipal ordinance or bylaw, specifically:

1. Municipal Ordinance or Bylaw _____ 2. Citation _____

Therefore, work on this project may not go forward unless and until a revised Notice of Intent is submitted which provides measures which are adequate to meet these standards, and a final Order of Conditions is issued.

- b. that the following additional conditions are necessary to comply with a municipal ordinance or bylaw:

1. Municipal Ordinance or Bylaw _____ 2. Citation _____

3. The Commission orders that all work shall be performed in accordance with the following conditions and with the Notice of Intent referenced above. To the extent that the following conditions modify or differ from the plans, specifications, or other proposals submitted with the Notice of Intent, the conditions shall control.

The special conditions relating to municipal ordinance or bylaw are as follows (if you need more space for additional conditions, attach a text document):



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
 326-0349
 MassDEP File # _____
 eDEP Transaction # _____
 Wenham
 City/Town

E. Signatures

This Order is valid for three years, unless otherwise specified as a special condition pursuant to General Conditions #4, from the date of issuance.

5/11/15
 1. Date of Issuance

Please indicate the number of members who will sign this form.

4
 2. Number of Signers

This Order must be signed by a majority of the Conservation Commission.

The Order must be mailed by certified mail (return receipt requested) or hand delivered to the applicant. A copy also must be mailed or hand delivered at the same time to the appropriate Department of Environmental Protection Regional Office, if not filing electronically, and the property owner, if different from applicant.

Signatures:

Antip Colanusso
[Signature]
[Signature]
[Signature]

by hand delivery on
6/10/15
 Date

by certified mail, return receipt requested, on

 Date

F. Appeals

The applicant, the owner, any person aggrieved by this Order, any owner of land abutting the land subject to this Order, or any ten residents of the city or town in which such land is located, are hereby notified of their right to request the appropriate MassDEP Regional Office to issue a Superseding Order of Conditions. The request must be made by certified mail or hand delivery to the Department, with the appropriate filing fee and a completed Request for Departmental Action Fee Transmittal Form, as provided in 310 CMR 10.03(7) within ten business days from the date of issuance of this Order. A copy of the request shall at the same time be sent by certified mail or hand delivery to the Conservation Commission and to the applicant, if he/she is not the appellant.

Any appellants seeking to appeal the Department's Superseding Order associated with this appeal will be required to demonstrate prior participation in the review of this project. Previous participation in the permit proceeding means the submission of written information to the Conservation Commission prior to the close of the public hearing, requesting a Superseding Order, or providing written information to the Department prior to issuance of a Superseding Order.

The request shall state clearly and concisely the objections to the Order which is being appealed and how the Order does not contribute to the protection of the interests identified in the Massachusetts Wetlands Protection Act (M.G.L. c. 131, § 40), and is inconsistent with the wetlands regulations (310 CMR 10.00). To the extent that the Order is based on a municipal ordinance or bylaw, and not on the Massachusetts Wetlands Protection Act or regulations, the Department has no appellate jurisdiction.

APPENDIX A

to

Order of Conditions

Maple Woods Housing LLC, 283 Elliot Street, Beverly MA
Robert N. Burnett, Trustee, Cedar Realty Trust, Owner
62 Maple Street, Wenham MA
DEP File Number 326 – 0349

I. Decision Under MGL c 131 s 40:

At the Conservation Commission meeting of May 11, 2015, with a quorum of members present, the following motion was adopted unanimously:

"...that the Conservation Commission make the Findings and grant the Order of Conditions under MGL c.131 §40 to Maple Woods Housing LLC, for property at 62 Maple Street, Wenham, subject to the Conditions discussed at this meeting and attached and made part of this document."

II. Findings:

- A. The Notice of Intent ("NOI") was filed on November 6, 2014. Public Hearing was advertised in the Hamilton-Wenham Chronicle on November 13, 2014 and abutters were notified by mail. The Public Hearing opened on November 24, 2014. Additional hearings were held on January 12, April 13 and April 27, 2015. Multiple site visits occurred in conjunction with the review by the Zoning Board of Appeals, in addition to a previous visit December 30, 2013 associated with the Order of Resource Area Delineation issued January 27, 2014 (ORAD file # 326-0342).
- B. Project site is located at 62 Maple Street, Assessor's Map 23, of Lot 16. A portion of the subject parcel is within the 100-year floodplain shown as a "Zone A", on the FEMA Flood Insurance Rate Map #25009C0406F, effective July 3, 2012. However, all of the proposed work is entirely outside the designated floodplain. The entire parcel and all project work is located outside the Town of Wenham Aquifer Protection Overlay District and the designated MA DEP Zone II Wellhead Protection Area, as mapped January 30, 2013.
- C. The project, proposed under MGL c 40B, consists of the construction of a single three story structure, built in two phases, containing 60 one bedroom apartments as well as the associated parking, drainage, utilities, grading and access driveway. The majority of the project is located outside the 100 foot buffer to the wetland resource area. The limit of work at its closest point, is setback 35 feet from the wetland resource area and the proposed building at its closest point is 54 feet from the wetland resource area.
- D. The 7 page plan set entitled "Permit Site Developments Plans (to accompany a Notice of Intent Application) for 62 Maple Street located in Wenham, Massachusetts", dated November 6, 2014, and revised through April 27, 2015 prepared by Meridian Associates, signed by April C. Ferraro, Professional Engineer shows the project.
- E. An additional plan, "Landscape Plan, Maple Woods, Wenham Massachusetts" prepared by Ulrich Blanchard Landscape Architects, dated October 7, 2014 and revised January 22, 2015 details the proposed landscape planting areas and specifications.

- F. The proposed project is subject to the MA DEP Stormwater Standards. The Stormwater Analysis and Calculations were prepared by Meridian Associates and are documented in the report dated November 6 2014, revised February 18, 2015. The Stormwater Management Report, also prepared by Meridian Associates, dated November 6, 2014 last revised February 4, 2015 details how the project complies with the stormwater standards.
- G. The proposed on site wastewater treatment and disposal system is detailed on plans, prepared by C. G. Johnson Engineering, Inc. dated March 12, 2015 and revised April 21, 2015. The system was approved by the Wenham Board of Health April 22, 2015.
- H. No natural vegetation beyond the limit of construction, delineated by the proposed erosion control detailed on the site development plans, will be removed as part of the proposed project.
- I. The Commission, after considering all submittals and testimony, finds that the proposed project as presented and detailed on the plans and documents referenced herein, including the existing site conditions, its special design features, construction controls and mitigation measures, meets the performance standards of the Massachusetts Wetlands Protection Act, MGL Ch 131 s 40 and will not likely adversely impact the wetland resource area and is therefore approved.

END OF FINDINGS

APPENDIX B

to

Order of Conditions

Maple Woods Housing LLC, 283 Elliot Street, Beverly MA
Robert N. Burnett, Trustee, Cedar Realty Trust, Owner
62 Maple Street, Wenham MA
DEP File Number 326 – 0349

III. Special Conditions Under MGL c.131 §40, 310 CMR 10.00, et seq..

21. This Order of Conditions issued under MGL c.131 §40 (hereinafter referred to as the "Order") Appeal to the Massachusetts Department of Environmental Protection pursuant to MGL c.131 §40 shall not operate to terminate or affect any of the provisions of said Permit.
22. This Order authorizes only the activity described on the approved plan(s) and approved documents referenced in this Order. Any other or additional activity in areas within the jurisdiction of the Commission will require separate review and approval by the Commission or its agent.

Conditions 23 through 26 inclusive shall be completed prior to any construction activity on the site:

23. This Order of Conditions in its entirety shall be recorded at the Registry of Deeds, Registry Grantor Index and/or registered in the Land Court Certificate of Title for the district in which the land is located, within the chain of title of the affected property, as specified in General Condition #9 on page 6 of 12 of DEP WPA Form 5 of this Order. The recording information shall be submitted either in person or by certified mail to the Wenham Conservation Commission (hereinafter referred to as the Commission) before any work is undertaken at the site, or within thirty (30) days of issuance, whichever comes first.
24. This Order shall be made a part of the Contractor's written contract. The applicant shall notify the Commission in writing of the name(s), address(es) and telephone number(s) of the on-site construction supervisor(s) authorized to coordinate construction to ensure compliance with this Order/Permit during work on the site. The applicant and all persons involved with the work must read and understand this Order/Permit.
25. Applicant shall provide the Wenham Conservation Commission with a copy of its SWPPP and Notice of Intent to EPA prior to construction.

Conditions 26 through 32 inclusive shall apply during construction:

26. A copy of this Order, including all referenced documents and plans and all other approvals and directives issued by the Commission, shall be available for inspection and reference at the site during construction.
27. All work must conform to the final approved site plans, the Notice of Intent, and the Findings in Appendix A of this Order. No trees outside the construction envelope shall be

cut or removed. Any trees marked for preservation shall be properly protected from construction activities and equipment.

28. The Conservation Commission will have final authorization on the acceptable placement and removal of siltation devices.
29. Members of the Commission and their agents reserve the right to enter the premises to inspect and evaluate compliance with the Order and state wetlands law, and to require the submittal of any further data or information deemed necessary by the Commission for evaluation of compliance.
30. This Order shall expire three years from the date of issuance. A request for extension of this Order shall be submitted by certified mail or hand delivery at least thirty (30) days prior to the expiration date.
31. Upon completion of the project, the applicant shall request in writing, a Certificate of Compliance from the Wenham Conservation Commission. The request for a Certificate of Compliance shall be submitted by hand or Certified Mail and this request shall be accompanied by, but not limited to, a written report, signed and stamped by a Massachusetts Registered Professional Engineer of Land Surveyor stating that the work was done in accordance with the approved plan(s) and Order of Conditions. If the completed work differs from that in the original plan(s) and conditions, the report must specify how the project differs.

As-built plans for the project must be submitted. These plans shall contain the following certification:

“I certify that these plans conform to the criteria and conditions as submitted and approved. I further certify that these plans represent an as-built condition.”

R.L.S. or P.E.

32. When issued, the Certificate of Compliance must be recorded at the Registry of Deeds and/or registered in the Land Court, and evidence of same shall be submitted to the Commission within thirty (30) days.



Massachusetts Department of Environmental Protection
 Bureau of Resource Protection - Wetlands
Request for Departmental Action Fee
Transmittal Form

DEP File Number:

326-0349

Provided by DEP

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

A. Request Information

1. Location of Project

62 Maple Street

a. Street Address

Wenham

b. City/Town, Zip

c. Check number

d. Fee amount

2. Person or party making request (if appropriate, name the citizen group's representative):

Name

Mailing Address

City/Town

State

Zip Code

Phone Number

Fax Number (if applicable)

3. Applicant (as shown on Determination of Applicability (Form 2), Order of Resource Area Delineation (Form 4B), Order of Conditions (Form 5), Restoration Order of Conditions (Form 5A), or Notice of Non-Significance (Form 6)):

Maple Woods Housing LLC

Name

283 Elliot Street PO Box 507

Mailing Address

Beverly

City/Town

MA

State

01915

Zip Code

Phone Number

Fax Number (if applicable)

4. DEP File Number:

326-0349

Important:
 When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



B. Instructions

1. When the Departmental action request is for (check one):

- Superseding Order of Conditions – Fee: \$120.00 (single family house projects) or \$245 (all other projects)
- Superseding Determination of Applicability – Fee: \$120
- Superseding Order of Resource Area Delineation – Fee: \$120



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands

**Request for Departmental Action Fee
Transmittal Form**

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

DEP File Number:

326-0349

Provided by DEP

B. Instructions (cont.)

Send this form and check or money order, payable to the *Commonwealth of Massachusetts*, to:

Department of Environmental Protection
Box 4062
Boston, MA 02211

2. On a separate sheet attached to this form, state clearly and concisely the objections to the Determination or Order which is being appealed. To the extent that the Determination or Order is based on a municipal bylaw, and not on the Massachusetts Wetlands Protection Act or regulations, the Department has no appellate jurisdiction.
3. Send a **copy** of this form and a **copy** of the check or money order with the Request for a Superseding Determination or Order by certified mail or hand delivery to the appropriate DEP Regional Office (see <http://www.mass.gov/eea/agencies/massdep/about/contacts/>).
4. A copy of the request shall at the same time be sent by certified mail or hand delivery to the Conservation Commission and to the applicant, if he/she is not the appellant.



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands

DEP File Number:

WPA Form 7 – Extension Permit for Orders of Conditions
Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

326-0349
Provided by DEP

A. General Information



SO. ESSEX #190 Bk:37311 Pg:411
02/04/2019 01:18 EXTN Pg 1/2

Important:
When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



- Applicant:
Maple Woods Housing LLC
 Name
283 Elliot Street PO Box 507
 Mailing Address
Beverly MA 01915
 City/Town State Zip Code
- Property Owner (if different):
Robert N Burnett, Trustee Cedar Realty Trust
 Name
62 Maple Street
 Mailing Address
Wenham MA 01984
 City/Town State Zip Code

B. Authorization

The Order of Conditions (or Extension Permit) issued to the applicant or property owner listed above on:

5/11/15 Issued by: Wenham
 Date Conservation Commission

for work at: 62 Maple Street 23 Portion of Lot 16
 Street Address Assessor's Map/Plat Number Parcel/Lot Number

recorded at the Registry of Deeds for:

So. Essex 36635 490
 County Book Page

Certificate (if registered land)

is hereby extended until: 5/11/2021 N/A
 Date Date the Order was last extended (if applicable)

This date can be no more than 3 years from the expiration date of the Order of Conditions or the latest extension. Only unexpired Orders of Conditions or Extension may be extended.

This Extension Permit must be signed by a majority of the Conservation Commission and a copy sent to the applicant and the appropriate DEP Regional Office

(<http://www.mass.gov/eea/agencies/massdep/about/contacts/find-the-massdep-regional-office-for-your-city-or-town.html>).

Signatures:

[Signature]
[Signature]
[Signature]
[Signature]

6-1-15
Date



WPA Form 7 – Extension Permit for Orders of Conditions

326-0349

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by DEP

C. Recording Confirmation

The applicant shall record this document in accordance with General Condition 8 of the Order of Conditions (see below), complete the form attached to this Extension Permit, have it stamped by the Registry of Deeds, and return it to the Conservation Commission.

Note: General Condition 8 of the Order of Conditions requires the applicant, prior to commencement of work, to record the final Order (or in this case, the Extension Permit for the Order of Conditions) in the Registry of Deeds or the Land Court for the district in which the land is located, within the chain of title of the affected property. In the case of recorded land, it shall be noted in the Registry's Granter Index under the name of the owner of the land upon which the proposed work is to be done. In the case of registered land, it shall also be noted on the Land Court Certificate of Title of the owner of the land upon which the proposed work is done.

Detach this page and submit it to the Conservation Commission prior to the expiration of the Order of Conditions subject to this Extension Permit.

To:

Wenham

Conservation Commission

Please be advised that the Extension Permit to the Order of Conditions for the project at:

62 Maple Street

Project Location

326-0349

DEP File Number

has been recorded at the Registry of Deeds of:

Essex County

County

for:

Robert H. Burnett, Trustee Cedar Realty Trust

Property Owner

and has been noted in the chain of title of the affected property in accordance with General Condition 8 of the original Order of Conditions on:

5/11/2015

Date

36635

Book

490

Page

If recorded land the instrument number which identifies this transaction is:

Book 37311 page 411

Instrument Number

If registered land, the document number which identifies this transaction is:

Document Number

Signature of Applicant



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 7 – Extension Permit for Orders of Conditions
Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

DEP File Number:
326-0349
Provided by DEP


SO, ESSEX #148 Bk: 40685 Pg: 157
01/27/2022 11:05 EXTN Pg 1/3

A. General Information

Important:
When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



- Applicant:
Maple Woods Housing LLC
 Name
283 Elliot Street PO Box 507
 Mailing Address
Beverly MA 01915
 City/Town State Zip Code
- Property Owner (if different):
Cedar Realty Trust
 Name
62 Maple Street
 Mailing Address
Wenham MA 01984
 City/Town State Zip Code

B. Authorization

The Order of Conditions (or Extension Permit) issued to the applicant or property owner listed above on:

5/11/15 Issued by: Wenham
Date Conservation Commission

for work at: 62 Maple Street 23 Portion of Lot 16
Street Address Assessor's Map/Plat Number Parcel/Lot Number

recorded at the Registry of Deeds for:

So. Essex 37311 411
County Book Page

Certificate (if registered land)

is hereby extended until: 6/01/2025 by MA State of Emergency
Date Date the Order was last extended (if applicable)

This date can be no more than 3 years from the expiration date of the Order of Conditions or the latest extension. Only unexpired Orders of Conditions or Extension may be extended.

This Extension Permit must be signed by a majority of the Conservation Commission and a copy sent to the applicant and the appropriate DEP Regional Office (<https://www.mass.gov/service-details/massdep-regional-offices-by-community>).



WPA Form 7 – Extension Permit for Orders of Conditions

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

B. Authorization (cont.)

09/13/2021

Issue Date (mm/dd/yyyy)

Signatures: Philip Colarusso

Signature Malcolm Reid

Signature [Signature]

Signature Patrick Breen

Signature _____

Signature _____

PHILIP COLARUSSO
Printed Name

~~JEFFREY HAM~~ Malcolm Reid
Printed Name

LEO MAESTRANZI
Printed Name

KENNETH WHITTAKER
Printed Name

~~MALCOLM REID~~ Jeffrey Ham
Printed Name

PATRICK BREEN
Printed Name

Printed Name

Printed Name



Massachusetts Department of Environmental Protection
 Bureau of Resource Protection - Wetlands
WPA Form 7 – Extension Permit for Orders of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

DEP File Number:
326-0349
 Provided by DEP

C. Recording Confirmation

The applicant shall record this document in accordance with General Condition 8 of the Order of Conditions (see below), complete the form attached to this Extension Permit, have it stamped by the Registry of Deeds, and return it to the Conservation Commission.

Note: General Condition 8 of the Order of Conditions requires the applicant, prior to commencement of work, to record the final Order (or in this case, the Extension Permit for the Order of Conditions) in the Registry of Deeds or the Land Court for the district in which the land is located, within the chain of title of the affected property. In the case of recorded land, it shall be noted in the Registry's Granter Index under the name of the owner of the land upon which the proposed work is to be done. In the case of registered land, it shall also be noted on the Land Court Certificate of Title of the owner of the land upon which the proposed work is done.

Detach this page and submit it to the Conservation Commission prior to the expiration of the Order of Conditions subject to this Extension Permit.

To:

 Conservation Commission

Please be advised that the Extension Permit to the Order of Conditions for the project at:

 Project Location

 DEP File Number

has been recorded at the Registry of Deeds of:

 County

for:

 Property Owner

and has been noted in the chain of title of the affected property in accordance with General Condition 8 of the original Order of Conditions on:

 Date

 Book

 Page

If recorded land the instrument number which identifies this transaction is:

 Instrument Number

If registered land, the document number which identifies this transaction is:

 Document Number

 Signature of Applicant



November 18, 2020

Age-Restricted Rental Housing
Supply and Demand Analysis for
Maple Woods Senior Housing
62 Maple Street, Wenham, MA

PREPARED FOR:
Harborlight Community Partners



View of the Subject Property (right) with existing adjacent building at 62 Maple Street (left)

Prepared by:

LYNNE D. SWEET, MANAGING MEMBER
KYRA SPOTTE-SMITH, MARKET ANALYST/PLANNER
617-454-1144

LDS CONSULTING GROUP, LLC
233 NEEDHAM STREET
NEWTON, MA 02464

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Executive Summary

Overview

The purpose of this study is to forecast supply and demand for the development of 45 units of income-restricted rental housing, age-restricted to persons age 62 and older at approximately 62 Maple Street, Wenham, MA (the “Subject Property”). The Subject Property is shown on a site plan prepared by Meridian Associates and on building plans prepared by SV Design, both of which are dated October 1, 2020 and are attached as *Exhibit 1*. It is our understanding that this market study will be used by Harborlight Community Partners (“Harborlight”) to assist with obtaining financing from the Massachusetts Department of Housing and Community Development (“DHCD”) and other funding sources. This study follows the guidelines of the National Council of Housing Market Analysts (NCHMA).

Project Summary

The Subject Property is located on a 3.87-acre parcel of land near the intersection of Maple Street and Burley Street in Wenham. The parcel is off of Maple Street and behind and to the left of 62 Maple Street. The site is currently undeveloped and comprised of vacant and wooded land. It is bordered by Burnett Construction, Burnett’s Garage to the southeast, single family homes to the south and southwest, and wooded land to the north and west. Pictures of the Subject Property and the surrounding neighborhood are attached as *Exhibit 2*.

Maple Woods will be a new construction, two-story, 41,937 square foot, wood-frame on slab building. It will have two elevators and include a total of 45 units of income-restricted rental housing for households with heads of household ages 62 years and older. As planned, all the units will be one-bedroom, one-bathroom apartment-style flats and comply with DHCD’s senior design guidelines. Four units will be fully accessible, and all will be visitable.

Building amenities at the Subject Property will include a community room with a catering kitchen; common laundry rooms on both floors; a flexible space for visiting health care clinics (blood pressure clinics, podiatrist clinic, etc.) and hair salon; a library; computer room; and a small meeting room. There will also be a mail area with storage space for packages. Outdoor amenities will include community gardens and an outdoor terrace. The building will also have office space for the management staff, service provider, and an on-site maintenance technician. The Subject Property will also offer approximately 51 surface parking spaces, which will be free of charge to residents. There will be a drive-up drop-off space at the front door. The property will not allow pets other than service animals.

All utilities will be included in the rent. Heat and hot water will be supplied by high efficiency heaters. The unit mix by income level and size is as follows:

Table 1 – Maple Woods Senior Housing, 2020

Maple Woods Wenham, MA						
Affordability	Units	Baths	Sq. Feet	Net Rent	UA	Gross Rent
30% RA Sec. 8	8	1	640	\$2,090	\$0	\$2,090
50% RA MRVP	8	1	640	\$1,440	\$0	\$1,440
60% Self Pay	29	1	640	\$1,080	\$0	\$1,080
Total	45					

Units will be finished with white appliances and laminate countertops. Each unit will have an open concept kitchen with a dishwasher and garbage disposal. The units built as Group 1 accessible will have adaptable kitchens. All units will have vinyl plank flooring in the kitchen, living room, and bedroom, and tile flooring in the bathrooms. Units will also include private outdoor patios and/or balconies.

Residents will have access to an on-site Resident Services Coordinator staffed by Harborlight. In addition, an outside service provider, such as SeniorCare, will provide services to residents at Maple Woods. This provider will offer services such as light housekeeping, medication assistance, and activities. Post COVID-19, transportation services will be offered to all residents by an outside vendor for grocery trips, doctors’ appointments, and social outings.

Construction Schedule

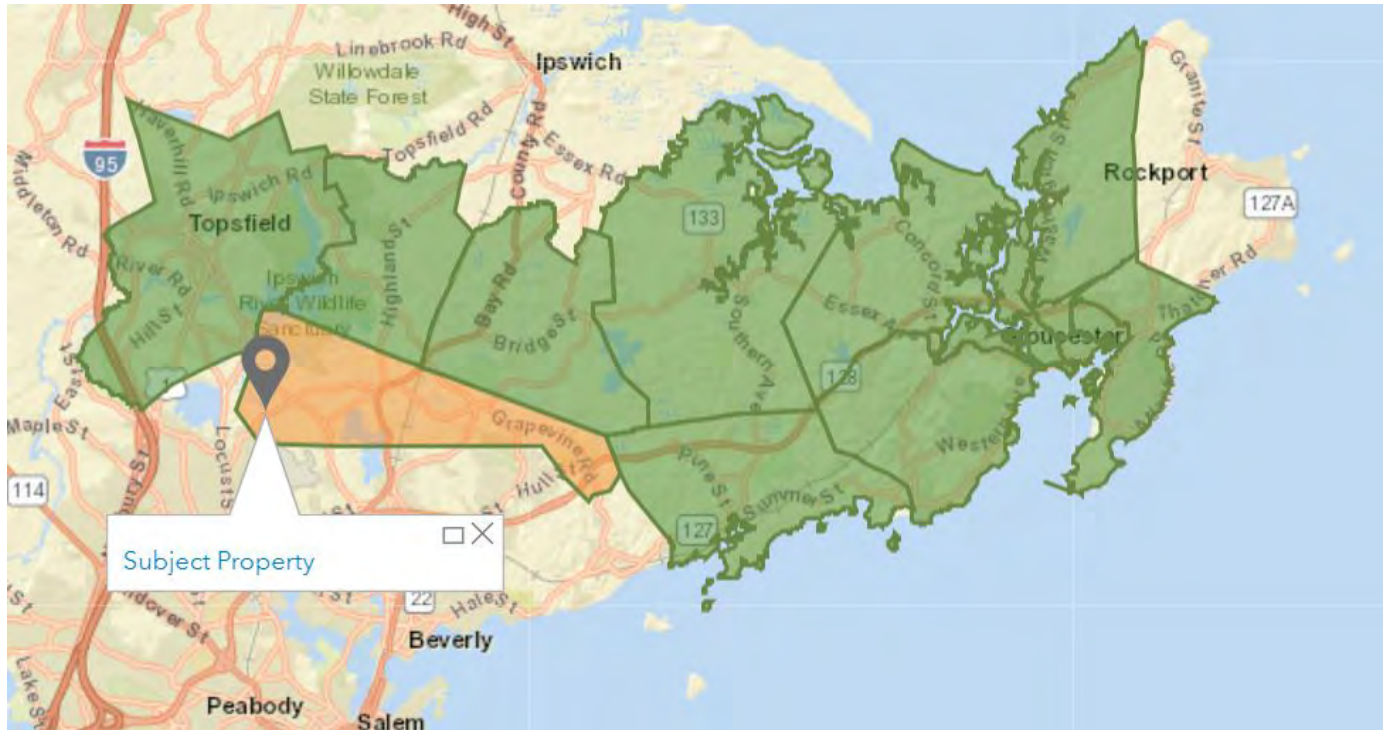
If funded in 2021 round, March 2022 start, 12 months construction, occupancy April 2023.

Methodology

The information in this study was compiled after reviewing demographic information, speaking with the present competition in the market, speaking to local officials and reviewing project documentation. This report is reflective of the data, market conditions and conclusions considered at this point in time. The information furnished by others is believed to be reliable. However, no warranty is given for its accuracy. Work for this study was performed in June and November, including a site visit to the Subject Property on November 12, 2020.

For the purposes of this study, we defined the “Study Area” to include the Town of Wenham and the nearby communities of Essex, Gloucester, Hamilton, Manchester-by-the-Sea, and Topsfield, shown on the map on the following page. We chose these communities due to their proximity to Wenham and area highway routes and less urban nature. We chose not to include the neighboring town of Beverly in our Study Area because it is a more urban environment with a more established market than that of Wenham. Due to the lack of age-restricted self-pay income-restricted and market rate rental housing in the Study Area, we also examined income-restricted and market rate rental housing in Beverly and Rockport. In certain instances, we also examined demographics in the Commonwealth of Massachusetts, with a focus on the age 62 and over population.

Map 1 – Wenham in Red, rest of Study Area in Green



We analyzed data from the American Community Survey (ACS) which is a nationwide survey designed to provide communities with a fresh look at how they are changing. It is a critical element in the Census Bureau’s reengineered decennial census program. The ACS collects and produces population and housing information every year instead of every 10 years. In addition, we used ESRI data which is a data source that relies on the 2000 and 2010 Census and uses the information, along with other factors, to project future demographics. We also ran Ribbon Demographics reports on household income. Ribbon Demographics is a data source relying on US Census ACS data as its foundation that estimates to 2018 and projects to 2023.

We have provided a summary of the sources utilized in this study at the end in a section titled “Other Matters, Works Cited.”

Conclusions

Site and Community

Wenham is a suburban/rural community located in Essex County in Massachusetts’s North Shore. It is a relatively high-end bedroom community with minimal industry and few businesses. It has excellent highway access and the eastern end is crossed by Massachusetts Route 128. The town has supportive services for seniors including a senior center and transportation. It is in close proximity to major medical centers on the North shore. The town has nearly 300 acres of parks, playgrounds, and recreational lands, including Wenham Country Club, Wenham Lake, and the JC Phillips Nature Preserve. The town is home to Gordon College, a private four-year Christian College. Wenham is also known for its excellent regional school system.

The Subject Property is located on a 3.87-acre parcel of land near the intersection of Maple Street and Burley Street. It is currently undeveloped, vacant and wooded land and is in a residential, car-dependent location. There are a number of amenities within a short drive, including the Wenham Senior Center, Hamilton-Wenham Public Library, post office, pharmacies, and medical offices. The Subject Property will provide quality, age-restricted supportive rental housing in an elevator building in Wenham.

Demographics

The table below summarizes the demographic and economic characteristics of the Study Area and Massachusetts.

Table 2 - Summary of Demographic and Economic Conditions in the Study Area and Massachusetts

Population and Household Totals	Study Area		Massachusetts	
	2010	2025	2010	2025
Total Population	56,157	59,952	6,547,629	7,187,949
Total Households	22,176	23,361	2,547,075	2,775,910
Population and Household Growth (2010-2025)	#	%	#	%
Population Growth	3,795	6.8%	640,320	9.8%
Household Growth	1,185	5.3%	228,835	9.0%
Senior Population Growth (2020-2025)	#	%	#	%
Total 55+	1,514	7%	n/a	
55 to 64 years	-737	-7%		
65 to 74 years	1,051	14%		
75 to 84 years	1,162	32%		
85 years and over	38	2%		
Senior Household Growth (2020-2025)	#	%	#	%
Total 55+	566	4%	n/a	
55 to 64 years	-561	-10%		

Population and Household Totals	Study Area		Massachusetts	
	2010	2025	2010	2025
65 to 74 years	488	11%		
75+	639	19%		
Tenure Characteristics (2014-2018 ACS)	#	%	#	%
Owner Occupied Households	16,330	71.5%	1,621,053	62.3%
Renter Occupied Households	6,509	28.5%	980,861	37.7%
Rent Burdened households (> 30%)	2,944	45.2%	461,900	47.1%
Severely Rent Burdened Households (>50%)	1,432	22.0%	228,020	23.2%
Economic Characteristics				
	Wenham		Massachusetts	
Unemployment Rate (September 2019-September 2020)	5.1%		8.2%	
Average Weekly Wage (2019)	\$866		\$1,452	
Median Household Income (ESRI 2020)	\$108,269		\$80,643	

The Study Area’s population ages 55 years and older is growing significantly and had a 28% increase from 2010 to 2020 and is projected to increase an additional 7% over the next five years. The number of households headed by householders ages **65 to 74 increased by 51% in just the last ten years and is projected to increase another 11% by 2025**. The majority of households in the Study Area are one- and two-person households, which is the target market for the Subject Property. In particular, over 78% of Study Area renter households are comprised of one or two person(s), compared to 69% statewide.

All of the Study Area communities have higher median incomes than the state average, suggesting that the Study Area is a relatively wealthy, high-end suburban area. Household income in the Study Area decreases as households age over 55 and become increasingly reliant on savings and assets. As households age 55, over rental housing rates increase, illustrating a need for more housing rental choice for seniors. In the Study Area, over 45% of renter households (2,944 total households) are rent burdened and 22% of renter households (1,432 total households) are severely rent burdened. Approximately 28% of individuals ages 65 and older have at least one disability, including 15% with an ambulatory disability; 13% with a hearing disability; and 12% with an independent living disability, indicating demand for physically accessible age-restricted housing like the Subject Property.

Public Housing Authorities/Subsidized Senior Housing

The Wenham Housing Authority (“WHA”) owns and/or manages 84 total public housing units, all of which are one-bedroom units designated for elderly and disabled persons. At the time of our survey in November 2020, all 84 units are occupied and there are approximately 700 households on DHCD’s centralized Common Housing Application for Massachusetts Public-Housing (“CHAMP”) waitlist with a local preference in Wenham. According to Paula Mountain, Executive Director of the WHA, the wait time for an elderly/disabled public housing unit owned by WHA is 1-2 years. The WHA does not administer any mobile vouchers as of this time. However, as of October 8, 2020, there were 224,918 households on the Section 8 mobile

voucher centralized waiting list managed by Massachusetts National Organization of Housing and Redevelopment Officials.

Private Affordable Rental Housing

We identified one competitive private affordable age-restricted development in the Study Area with self-pay units affordable to households earning at or below 60% of AMI (Central Grammar Apartments) and three age-restricted properties outside the Study Area in Beverly and Rockport with self-pay units. These four age-restricted properties are referred to as the “Senior Affordable Properties.” We also examined one multifamily property with self-pay units at 60% of AMI just outside the Study Area in Danvers (Conifer Hill Commons). Collectively, these five properties are referred to as the “Affordable Properties.” The Affordable Properties contain a total of 319 affordable units, of which 109 have project based rental subsidies and at least 160 are self-pay and income-restricted to households earning at or below 60% of AMI like what is planned at the Subject Property. Of the self-pay units at 60% of AMI, 86 are age-restricted, of which 34 are inside the Study Area.

Like the Subject Property, all four Senior Affordable Properties are elevator buildings and have a community room. Central Grammar Apartments is the only Affordable Property that has an on-site resident services coordinator. Jaclen Tower has a part-time resident services coordinator who is off-site, but offers assistance as needed. All of the Senior Affordable Properties are in more urban, walkable locations in comparison to that of the Subject Property.

At the time of our survey, the units at the Affordable Properties are either fully leased or in the process of being turned over and leased from the property’s waitlists. Waitlists ranged from 80 to over 160 households, with estimated wait times of 1-2 years. While our research was performed during a time when there is an eviction moratorium in place in Massachusetts due to COVID 19, most seniors are no longer in the workforce and therefore their incomes have not been affected. The Affordable Properties reported low turnover rates, ranging from 4%-8% for the Senior Affordable Properties and 11% at Conifer Hill Commons. The high occupancy, long wait times, and low turnover demonstrate immediate demand for additional age- and income-restricted rental housing in the Study Area.

Private Affordable Rent Comparison

The Subject Property is located in the Boston-Cambridge-Quincy, MA FMR Area (“BCQ Service Area”), as defined by HUD. Based on our competitive analysis, the Subject Property’s one-bedroom units are similar in size to the average 60% one-bedroom unit at the Affordable Properties. The Subject Property’s proposed one-bedroom 60% of AMI rent is significantly lower than the average adjusted one-bedroom 60% rent at the Affordable Properties. We note that in addition to the 60% rents at the Affordable Properties, included in this comparison is the one-bedroom 60% rent being charged at Canvas Beverly, a predominantly market rate property.

Based on this and the high occupancy, low turnover, and long wait lists for 60% units at both the Senior Affordable Properties and Conifer Hill Commons, the Subject Property's proposed 60% rents appear achievable.

Market Rate Rental Housing

We studied five properties that have either predominantly or entirely market rate rental units (the "Market Properties"). We identified developments with a similar number of units as the Subject Property and/or were recently built. We did not identify any newer multifamily rental product inside the Study Area. Therefore, all the Market Properties are outside the Study Area in nearby Beverly. Centerville Woods, a mixed-income rental property, is the only age-restricted Market Property. All of the Market Properties have elevator buildings like what will be offered at the Subject Property. Also, unlike any of the Market Properties, the Subject Property will offer supportive services.

Of the properties that disclosed occupancy, Market Properties average 97% leased and none are offering incentives or concessions. We have observed that in downtown Boston, properties are experiencing higher vacancies and offering more concessions because of the economic impacts of COVID-19. In this case, the high occupancy at the Market Properties and lack of newer age-restricted product inside the Study Area, demonstrate constrained supply of rental housing.

The Subject Property's units are similar in size to the average one-bedroom unit at the Market Properties. The average adjusted market rate one-bedroom rent (\$2,086) is 93% higher than the Subject Property's proposed 60% one-bedroom rent. This illustrates a significant gap between market rate rents and the Subject Property's proposed self-pay 60% rent. Based on the rent differential, the Subject Property's proposed 60% rent appears achievable.

Planned Rental Housing

We identified one age-restricted rental housing development in permitting in the Study Area. This project is 71 Middle Street in Gloucester. If built, it would be a new construction three-story building with 44 affordable rental units age-restricted to households 62 years and older. Of the 44 units, 18 would be income-restricted to households earning at or below 30% of AMI and 26 would be income-restricted to households earning at or below 60% of AMI. Like the Subject Property, 71 Middle Street would also offer on-site supportive services. At the time of our survey in November 2020, the project is in permitting with the ZBA and Planning Board. If granted a comprehensive permit in late 2020, the developers would begin construction in February 2022. Construction would be completed over a 14-month period, with initial occupancy in April 2023 and full lease up in July 2023. **However, since 71 Middle Street is still in permitting, it is likely that it will come online after the Subject Property has opened and been leased.**

We also identified two family rental projects under construction in Gloucester. When complete, these two projects will include 230 multifamily rental units, of which 22 will be self-pay at 60% of AMI like the Subject Property.

Demand Analysis

We assumed that the 16 units at the Subject Property with project-based rental subsidies will be leased by households on either the WHA's public housing waitlist or Harborlight's waitlists for their other properties. We typically look for capture rates at or below 10% as an indicator of demand for additional subsidized housing and affordable housing at the 60% AMI level. We assumed that 60% of the 29 self-pay 60% units at the Subject Property, or 17 units, will be leased by households within the Study Area and 40%, or 12 units, will be leased by residents from outside the Study Area. We also expect that households ages 62 and older who are looking to move closer to their adult children will move to the Subject Property from outside the Study Area.

Based on our calculations, in order to lease the 29 age-restricted self-pay units income-restricted units to households earning at or below 60% of AMI, Harborlight will have to capture 3.45% of the age- and income-qualified one-person households in the Study Area in 2023. This indicates that there is a need for additional age-restricted self-pay 60% of AMI housing affordable to households 62 and over in the Study Area. This is further supported by the full occupancy, low turnover, and long waitlists at the existing and self-pay properties in the Study Area.

Lease Up and Absorption

There is a lack of income-restricted rental product for seniors in the Study Area, and there has been very little self-pay affordable rental housing built in recent years. We found significant demand indicators looking at the age and income of the population, along with constrained supply, which included long waitlists for elderly public housing units and self-pay age-restricted units to support the occupancy of the Subject Property. Additionally, **in 2017, nearly one-third of all households 65 and older (10 million households) were housing cost burdened, of which 5 million were severely cost burdened. Senior renter households are more likely than owners to be cost burdened (54% versus 26%).**

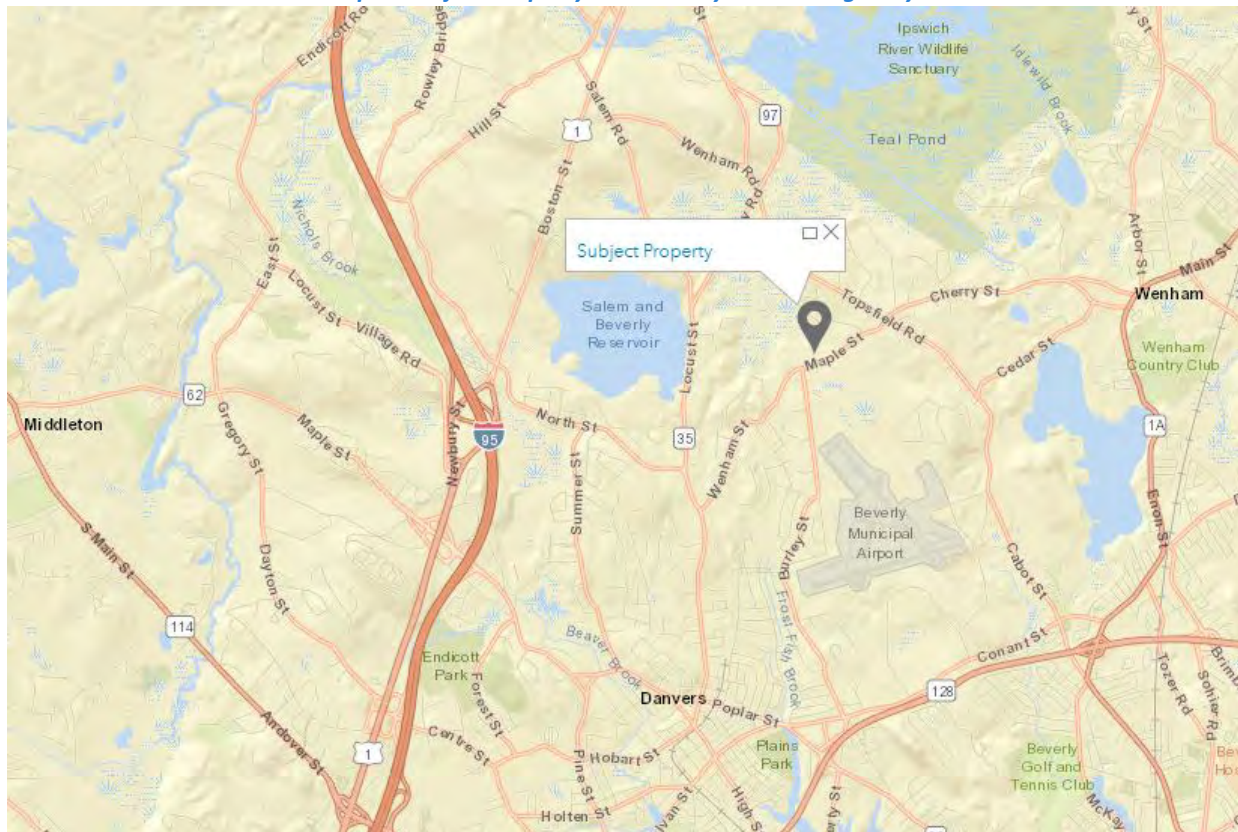
The Subject Property will offer a new affordable housing choice in an elevator building with several community amenities and an on-site service provider. Based on these desirable features, and the high occupancy and wait lists at the existing subsidized and self-pay affordable rental product in the area, we project that the Subject Property will have a strong lottery response. We anticipate that most of the subsidized units will be leased by households on the existing public housing waitlists.

This assumes that by the time the development comes online, COVID 19 is under control. Currently, seniors are reluctant to move due to COVID 19, and the traditional means of outreach to seniors such as libraries and senior centers are closed. In addition, it does take time

to educate seniors about the benefit of self-pay units with supportive services. For all these reasons, we recommend a robust marketing and outreach budget.

Community Description

Map 2: Subject Property in Proximity to Area Highways



Regional Area Overview

Wenham is located in Essex County, on the northeastern side of Massachusetts. Essex County is bounded on the east by the Atlantic Ocean. As of the 2010 Census, there were 743,159 people, 306,754 households, and 185,081 families residing in the county. The population density was 1,508.8 people per square mile. There were 287,144 housing units at an average density of 574 per square mile. In 1996 Essex County was designated “Essex National Heritage Area, covering 500 miles from the Atlantic coast to the Merrimack Valley. It includes historic sites, textile industries and maritime industries.

Community

Wenham is a suburban/rural community located in Essex County in Massachusetts’s North Shore. The town is 7.72 square miles in land area and had a population of 5,124, giving it a population density of 546 person per square mile. It is bordered by Hamilton to the north, Beverly to the south, Manchester-by-the-Sea to the east, and Danvers and Topsfield to the west (Town of Wenham, 2020).

Wenham is located 6 miles north of Salem, 22 miles north of Boston, and 235 miles from New York City. The eastern end of Wenham is crossed by Massachusetts Route 128. Additionally, Route 1A crosses through the town center, Route 22 crosses through the eastern portion of town, and Route 97 crosses the southwest corner of town (Wikipedia, 2020).

The town was originally settled in 1636 and incorporated in 1643. It was the first village to be set off as a separate township from Salem. The first western settlers of the town called their village “Enon.” However, when it was incorporated as a town in 1643, the name was changed to Wenham, after a parish in Suffolk County, England from where many early western settlers originally came. Wenham provided volunteers in both King Philip’s War and the French and Indian War in the late 1600s and early 1700s. Later, during the Revolutionary War, Minute Men from Wenham took part in the Battle at Bunker Hill.

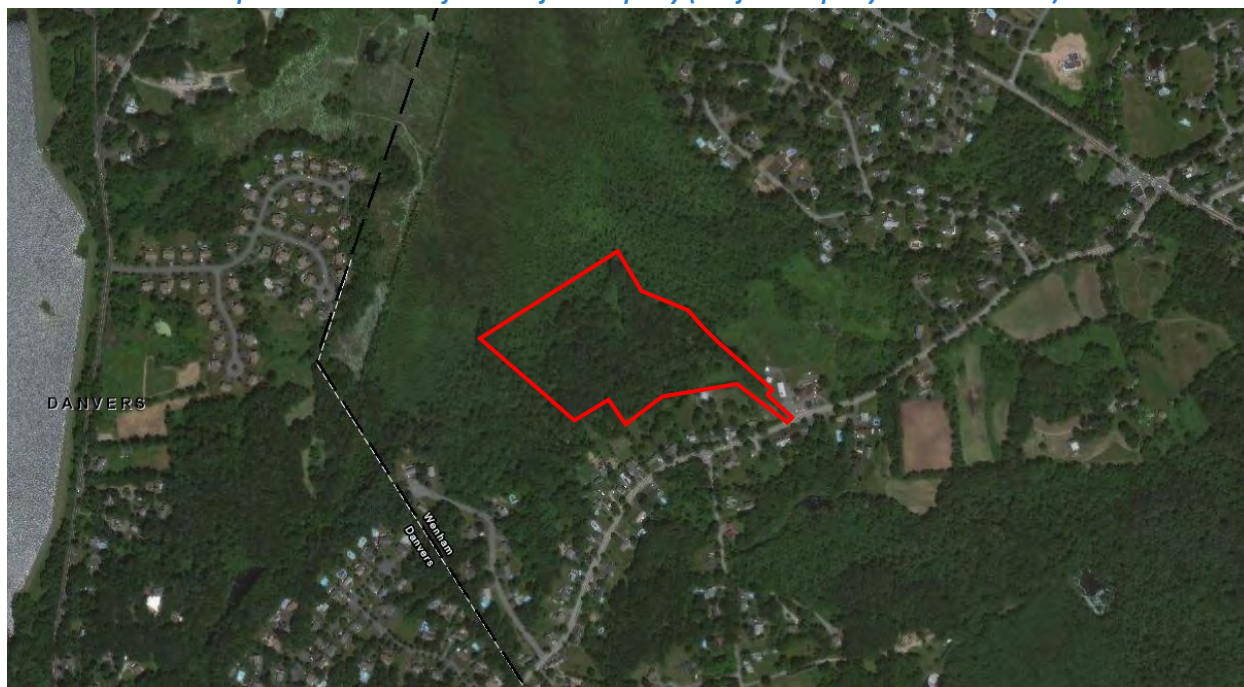
In the mid-1800s, Wenham had a primarily agricultural economy, but did have many show shops in town that contributed to the piece work for shoe factories in nearby Danvers and Lynn. Ice harvesting was also an important industry in Wenham lasting into the early 1900s. Wenham continued to be a small town until the end of World War II, when the population increased to over 4,000 persons by the time of the 1990 census (Town of Wenham, 2020).

Today, there is still minimal industry or business in Wenham, as the town remains predominantly residential and a bedroom community for the surrounding towns. The town has nearly 300 acres of parks, playgrounds, and recreational lands, including Wenham Country Club, Wenham Lake, and the JC Phillips Nature Preserve. The town is home to Gordon College, a private four-year Christian College. Wenham is also known for its excellent regional school system (Town of Wenham, 2020).

Neighborhood and Site

The Subject Property is located on a 3.87-acre parcel of land near the intersection of Maple Street and Burley Street in Wenham. The Subject Property is located off of Maple Street and behind and to the left of at 62 Maple Street in Wenham, MA. It is in the southwestern portion of town, near the borders of Danvers and Beverly. The site is currently undeveloped and is vacant and wooded land. It is bordered by Burnett Construction, Burnett’s Garage to the southeast, single family homes to the south and southwest, and wooded land to the north and west. Maple Street is a well-traveled two-way road that connects directly to MA-97 approximately 0.4 mile from the Subject Property. The Subject Property is also 1.8 miles to access to MA-35. The Subject Property is in a residential, car-dependent location, and there are a number of amenities within a short drive.

Map 3 – Aerial View of the Subject Property (Subject Property outlined in Red)



Transportation Access

The Subject Property has good highway access due to its proximity to Route 97 and Route 35. It also is approximately 3.2 miles from MA-128 via MA-97; 3.4 miles to US-1; and 4.1 miles to Interstate 95.

While there is no public transportation within walking distance from the Subject Property, there are several other options for seniors. There are plans to offer shuttle services at the Subject Property to grocery stores etc. Additionally, the Wenham Council on Aging has an accessible 8-person van that offers Wenham seniors rides to social events, doctors' appointments, shopping, etc. on Monday through Friday between 8AM and 3:30PM. The service is free, with a suggested \$4 donation (Wenham Council on Aging, n.d.; SeniorCare, 2020).

SeniorCare in Beverly and Gloucester also provides Wenham seniors with volunteer transportation to local and out-of-town medical appointments. There is no fee for this service, but donations are suggested related to the number and length of trips per month. SeniorCare medical transportation is available Monday-Friday 8AM – 4PM, with the exception of holidays. Rides must be scheduled at least 3 business days in advance for local trips or at least 7 days in advance for trips to Boston or Burlington. SeniorCare has implemented increased safety procedures due to the COVID-19 pandemic. (SeniorCare, 2020).

The Hamilton/Wenham Massachusetts Bay Transit Authority ("MBTA") commuter rail station is three miles from the Subject Property in Hamilton. This station is on the Newburyport section of the MBTA Newburyport/Rockport Line. It provides service inbound to Boston's North

Station and outbound to Newburyport. It is an approximately 48-minute ride from the Hamilton/Wenham Station to North Station (MBTA, 2020).

The Subject Property is a 2.2-mile drive from the Beverly Regional Airport.

Healthcare

The Subject Property is a 10- to 15-minute drive from both Beverly Hospital in Beverly and the Lahey Medical Center, Peabody. Both medical centers are within the Beth Israel Lahey Health Network. Beverly Hospital is a 227-bed medical center and acute care facility. It provides a “comprehensive range of outpatient services, including cardiology, oncology, radiology, geriatrics, women’s health, rehabilitation, and cardiopulmonary services. Inpatient care is available in the areas of critical care, general medicine, surgery, obstetrics, newborn special care, pediatrics and psychiatry.” Twenty-four hour emergency services are also available. Beverly Hospital is also a Level III Trauma Center (Beverly Hospital, 2020).

Lahey Medical Center, Peabody is a “full-service, community-based hospital and medical center” offering a wide range of medical services. It features a “24-hour Emergency Department for patients of all ages, an Ambulatory Surgery Center, and 39 medical and surgical specialties for patients ages 18 and older.” The facility offers a “10-bed inpatient unit for overnight hospitalizations, a full range of diagnostic imaging services, a lab for bloodwork, an on-site pharmacy, eye care including eyeglasses and contact lenses, a hearing aid center, primary care providers, cancer treatment, a continence center, and orthopedic care” (Beth Israel Lahey Health, 2020).

There are several additional medical offices within a 10-minute drive of the Subject Property, including Mass General/North Shore Center for Outpatient Care, North Shore Physicians Group, and AFC Urgent Care Beverly.

Senior Services and Amenities

Wenham Senior Center and Wenham Council on Aging

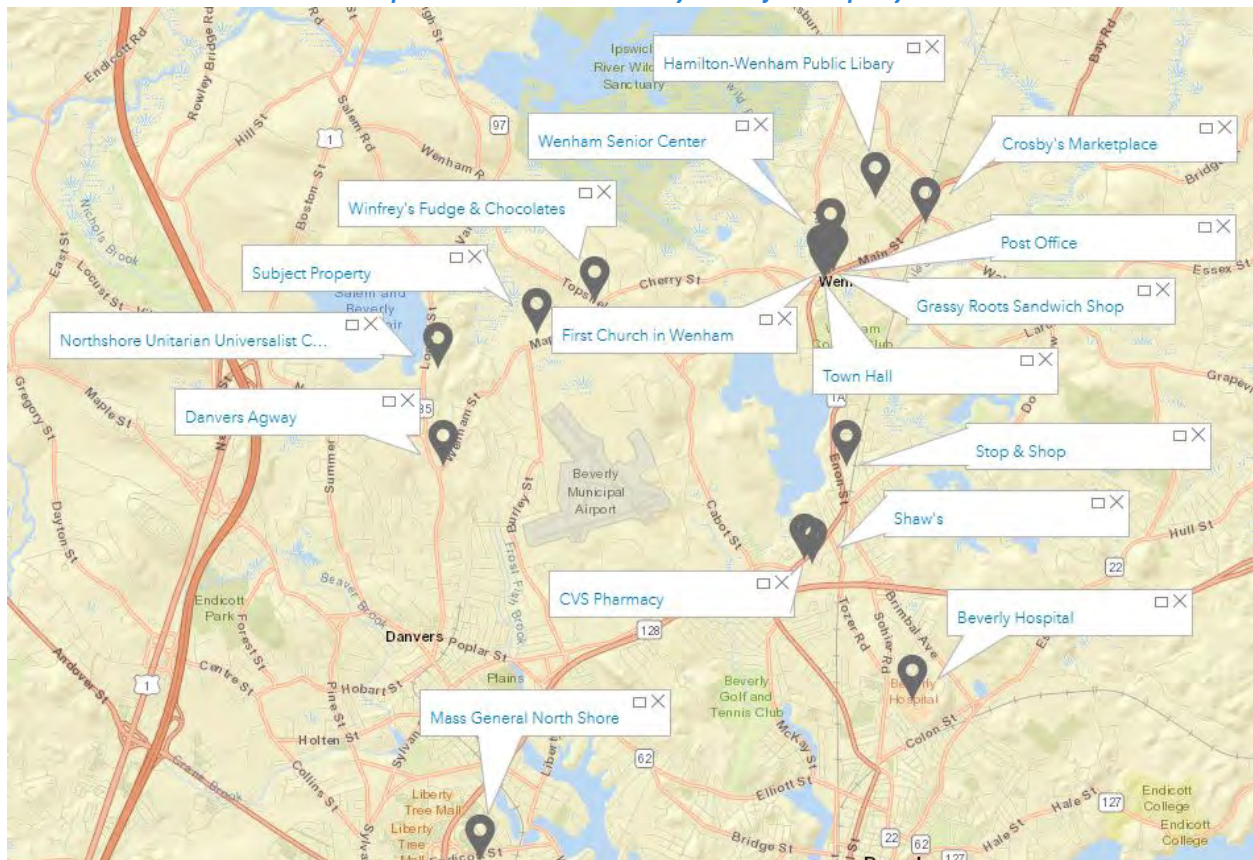
Wenham seniors are served by the Wenham Senior Center and Wenham Council on Aging (“CoA”), located at 10 School Street, 2.4 miles from the Subject Property. Under normal circumstances, the center is open Monday through Friday from 9AM-4PM. Due to COVID-19, many of the services are currently not available or are being offered virtually via Zoom. The center also hosts a range of activities and programs including exercise classes, a writing workshop, Bocce, paint party, The Great Courses (college level courses), book club, bridge group, and a craft circle. It also offers a caregiver support group and a Smart Device Help program and Serving the Health Insurance Needs of the Elders (“SHINE”) health insurance counseling. As mentioned previously in the *Transportation Access* section, the Wenham CoA also offers transportation services in an accessible van (Wenham Council on Aging, 2020).

SeniorCare

SeniorCare is a Massachusetts Aging Services Access Point (ASAP). As an ASAP, SeniorCare is a one-stop portal for elder services or information in their catchment area, which includes the communities of Beverly, Essex, Gloucester, Hamilton, Ipswich, Manchester-by-the-Sea, Rockport, Topsfield and Wenham. Fees for services are on a sliding scale, based on income (SeniorCare, 2017). SeniorCare also offers services such as Meals on Wheels, Home Care, Abuse Prevention and Nursing Home Ombudsman Programs.

Other amenities for seniors include a library and post office, both of which are located less than 10-minute drive from the Subject Property. The map below shows the Subject Property in relation to area amenities and services.

Map 4: Amenities in Proximity to Subject Property



Employment

The largest portion of the Study Area workforce (49.3%) falls into the occupational category of “management, business, science, and arts,” similar to the proportion of the Massachusetts workforce (46%). Blue collar careers in areas such as resource extraction, construction, maintenance, manufacturing, and transportation are relatively rare and when combined make up just under 16% of all jobs in the Study Area (ACS, 2014-2018).

Table 3 - Employment by Occupation (2014-2018 ACS)

Occupation	Study Area	Massachusetts
Civilian employed population 16 years and over	29,145	3,570,257
Management, business, science, and arts occupations	14,368 49.3%	1,643,529 46.0%
Service occupations	4,594 15.8%	624,434 17.5%
Sales and office occupations	5,581 19.1%	726,280 20.3%
Natural resources, construction, and maintenance occupations	2,232 7.7%	241,808 6.8%
Production, transportation, and material moving occupations	2,370 8.1%	334,206 9.4%

The top 16 employers in Essex County by number of employees are shown in the table below, as measured by the Executive Office of Labor and Workforce Development (EOLWD). We note that EOLWD often states employers by their headquarters, so it is not always accurate. The list includes all employers with at least 1,000 employees in the county, but it is not possible to rank them by size because EOLWD only provides employer size in broad categories. The largest employer in Essex County is Raytheon Systems International, which employs over 10,000 persons in its Andover office. Nine of the other 15 major employers are either healthcare-, medical technology- or pharmaceutical-related. None of the top 16 employers are located in Wenham, illustrating that the town is not a major employment center (MA Executive Office of Labor & Workforce Development, 2020).

Table 4: Top Employers in Essex County

Company name	Address	City	Number of employees	NAICS Code
Raytheon Systems Intl Co	Lowell St	Andover	10,000+	3364
Mass General For Child	Highland Ave	Salem	5,000-9,999	6221
Columbia Gas of Massachusetts	Marston St	Lawrence	1,000-4,999	2212
Committee To Elect Frank Csns	Manning Rd	Middleton	1,000-4,999	8139
EBSCO Industries Inc	Estes St	Ipswich	1,000-4,999	4543
GE Aviation	Western Ave	Lynn	1,000-4,999	4238
Holy Family Hospital	East St	Methuen	1,000-4,999	6221
Home Health Vna	Merrimack St #9	Lawrence	1,000-4,999	6213
Lawrence General Hospital	General St	Lawrence	1,000-4,999	6221
Mental Retardation Dept	Maple St	Danvers	1,000-4,999	9211
North Shore Med Ctr-Salem Hosp	Highland Ave	Salem	1,000-4,999	6221
Northern Essex Cmnty Clg	Franklin St	Lawrence	1,000-4,999	6112
Northern Essex Comm College	Elliott St	Havershill	1,000-4,999	6112
NSMC Union Hospital	Lynnfield St	Lynn	1,000-4,999	6221
Pfizer Inc	Burt Rd	Andover	1,000-4,999	4242
Smith & Nephew	Minuteman Rd	Andover	1,000-4,999	4461

Unemployment

The table below shows the monthly unemployment rates for Wenham compared to the Commonwealth of Massachusetts, as well as 13-month average. The Wenham unemployment rate has closely tracked the ups and downs in the statewide average throughout the last year,

while remaining below the state average in each month. Wenham has averaged 5.1 percent unemployment over the last 13 months, 3.1% below the statewide average. However, as shown in the table, there was a sharp increase in unemployment in April 2020, peaking in June 2020 and decreasing, but continuing into September 2020 in both geographies. This is a reflection of the economic impacts of COVID-19 (MA Executive Office of Labor and Workforce Development, 2020).

Table 5: Unemployment Rates Most Recent 13 Months

Month	Wenham	Massachusetts
Sep-20	5.1	9.5
Aug-20	6.3	11.2
Jul-20	10.6	16.3
Jun-20	11.3	17.8
May-20	9.3	16.5
Apr-20	8.2	16
Mar-20	1.9	3
Feb-20	2.4	3.3
Jan-20	2.3	3.4
Dec-19	1.5	2.4
Nov-19	1.8	2.3
Oct-19	2.1	2.4
Sep-19	2.9	2.7
13 Month Avg	5.1	8.2

Wages

The table below shows the annual median wage in 2019 (the most recent full year for which data is available) for Wenham, Essex County, and the Commonwealth of Massachusetts, as well as an annualized estimate of that wage. At \$866 per week, Wenham’s wages are significantly lower than the averages in both Essex County (\$1,189) and Massachusetts (\$1,452) (Executive Office of Labor and Workforce Development, 2020). For comparison purposes, the minimum wage in Massachusetts is \$12.75 an hour effective January 1, 2020, for a weekly wage of \$510, assuming a 40-hour work week.

Table 6

	Wenham	Essex County	Massachusetts
2019 Average	\$866	\$1,189	\$1,452
Average yearly salary (estimate)	\$45,032	\$61,828	\$75,504

Demographics in Study Area

We examined a variety of demographics for the Study Area, and in many instances, we compared the Study Area to the Commonwealth of Massachusetts. We used data from the decennial U. S. Census, as well as the American Community Survey and other Census Bureau data sets. We also used ESRI demographic estimates and projections, as well as housing market data provided by the Warren Group’s TownStats service.

Population and Household Growth

We examined population and household growth in the Study Area by analyzing Census data as well as current estimates and future projections provided by ESRI and compared those figures to Massachusetts. Between 2000 and 2010, the Study Area’s population decreased by 1,502 individuals, or 2.6%, while Massachusetts grew by 3.1%. Simultaneously, the total number of households in the Study Area increased slightly, implying a shift to slightly smaller households.

Between 2010 and 2025, the Study Area population is projected to increase by 6.8% and households by 5.3%. This puts the Study Area on track to rebound to above the population and households it had in 2000. By 2025, the Study Area is projected to be home to nearly 60,000 persons in over 23,000 households (US Census, 2010; ESRI, 2020-2025).

Table 7: Population and Household Growth, 2000-2025

		2000	2010	Change 2000-2010		2025 Projection	Projected Change 2010-2025	
				#	%		#	%
Study Area	Population	57,659	56,157	-1,502	-2.6%	59,952	3,795	6.8%
	Households	22,122	22,176	54	0.2%	23,361	1,185	5.3%
Massachusetts	Population	6,349,097	6,547,629	198,532	3.1%	7,187,949	640,320	9.8%
	Households	2,443,580	2,547,075	103,495	4.2%	2,775,910	228,835	9.0%

The table below also examines the Study Area’s population but breaks down population growth by age with a focus on the senior population (defined as age 55 and over). Between 2010 and 2020, the senior population increased by 28% or 5,034 individuals, while the total population increased by only 4%. ESRI projects that the Study Area population overall will increase by another 2% by 2025, while the senior population will grow by an additional 7%. However, the age distribution of seniors will continue to change, with the number of younger seniors (age 55-64) decreasing slightly while the 65-84 age groups (the target market for the Subject Property) increase significantly by 14%-32% (Esri, 2020).

Table 8: Study Area Senior Population Growth by Age, 2010 – 2025

	2010		2020		Change 2010 - 2020		2025 Projection		Change 2020 - 2025	
	#	%	#	%	#	%	#	%	#	%
ALL AGES	56,157		58,534		2,377	4%	59,952		1,418	2%
Total 55 and Over	17,987	32%	23,021	39%	5,034	28%	24,535	41%	1,514	7%
55 to 64 years	8,748	16%	10,110	17%	1,362	16%	9,373	16%	-737	-7%
65 to 74 years	4,736	8%	7,538	13%	2,802	59%	8,589	14%	1,051	14%
75 to 84 years	3,154	6%	3,635	6%	481	15%	4,797	8%	1,162	32%
85 years and over	1,349	2%	1,738	3%	389	29%	1,776	3%	38	2%

Finally, the table below looks at the increasing senior population in terms of households rather than total population. Because older households are often composed of fewer people, looking only at the share of older individuals in the total population can underestimate the percentage of the housing stock they are likely to consume. As shown below, **the number of households age 65 to 74 increased by 51% in just the last ten years and is projected to increase another 11% by 2025.** By 2025, nearly two-thirds, or 61%, of Study Area households will be headed by an individual 55 or older, an increase of 11% from 2010. (Esri, 2020).

Table 9: Study Area Senior Household Growth by Age, 2010 – 2025

	2010		2020		Actual Change, 2010 -2020		2025 Projection		Projected Change, 2020-2025	
	#	%	#	%	#	%	#	%	#	%
Total Households	22,176		22,863		687	3%	23,361		498	2%
55-64	5,184	23%	5,719	25%	535	10%	5,158	22%	-561	-10%
65-74	2,971	13%	4,496	20%	1,525	51%	4,984	21%	488	11%
75+	2,953	13%	3,374	15%	421	14%	4,013	17%	639	19%
All 55+	11,108	50%	13,589	59%	2,481	22%	14,155	61%	566	4%

Housing Tenure

The ACS measures the total amount of occupied housing units in each area, as well as the tenure type of its occupants. The Study Area has a lower proportion of renters than the State-29% compared to 38% (ACS, 2014-2018). Therefore, the majority of housing units in the Study Area are ownership households.

Table 10: Housing Tenure, 2014-2018 ACS

	Study Area		Massachusetts	
	#	%	#	%
Occupied housing units	22,839	--	2,601,914	--
Owner-occupied	16,330	71.5%	1,621,053	62.3%
Renter-occupied	6,509	28.5%	980,861	37.7%

The table below shows the tenure of Study Area households by age group, as measured by the 2010 census. While many younger seniors may own their own home, as they age, they are increasingly likely to become renters. This can be a result of financial pressures, social isolation, physical difficulties in maintaining a home, not wanting to maintain a home, or other factors. This general pattern is borne out in the Study Area, where older senior households lean more towards rental housing. Overall, 39% of all renter households in the Study Area are headed by seniors 55 years and over. Although just 23% of all senior households in the Study Area are renters, over 30% of households 85 years and older and 28% of households 75-84 are renter households. In fact, householders above age 75 account for 32% of all renter households over age 55. This increasing propensity for rental housing is especially important given the recent and projected increases in the older senior population noted above and illustrates a need for more housing choices for seniors (U.S. Census Bureau, 2010).

Table 11: Study Area Housing Tenure by Age of Householder (2010 Census)

	Total	Renter		Owner	
		#	%	#	%
All Ages	22,176	6,640	29.9%	15,536	70.1%
All 55+	11,108	2,603	23.4%	8,505	76.6%
55-64	5,184	1,103	21.3%	4,081	78.7%
65-74	2,971	657	22.1%	2,314	77.9%
75-84	2,098	583	27.8%	1,515	72.2%
85+	855	260	30.4%	595	69.6%

Age of Housing Stock

The age of the housing stock in the Study Area is older than the rest of Massachusetts, as shown in the table below. An estimated 41.2% of housing units in the Study Area were built in the pre-war era (before 1939), compared to 33.1% statewide. However, in comparison to the state the Study Area appears to have seen similar, but slightly lower volumes of construction in the housing boom years of the 1990s and 2000s (ACS, 2014-2018).

Table 12: Age of Housing Stock (2014 – 2018 ACS)

	Study Area		Massachusetts	
	#	%	#	%
Total Housing Units	25,565	-	2,882,739	--
Built 2010 or later	716	2.8%	74,255	2.6%
Built 2000 to 2009	1,389	5.4%	205,600	7.1%
Built 1990 to 1999	1,813	7.1%	221,764	7.7%
Built 1980 to 1989	1,988	7.8%	311,967	10.8%
Built 1970 to 1979	2,143	8.4%	334,982	11.6%
Built 1960 to 1969	2,834	11.1%	296,110	10.3%
Built 1950 to 1959	3,028	11.8%	323,751	11.2%
Built 1940 to 1949	1,109	4.3%	161,272	5.6%
Built 1939 or earlier	10,545	41.2%	953,038	33.1%

Number of Persons per Household

The table below shows the distribution of total households and renter households by household size. The majority of households are one- and two-person households, that target market of the Subject Property. Renter households in the Study Area trend smaller than those statewide. Over 78% of Study Area renter households are comprised of one or two person(s), compared to 69% statewide. This may be in part a reflection of the growing senior population, as they represent 39% of all renters in the Study Area and are more likely to be in one-person households than the renter population in Massachusetts overall (ACS, 2014-2018).

Table 13: Persons per Household (2014 – 2018 ACS)

	Study Area		Massachusetts	
	Total Occupied	Renter Occupied	Total Occupied	Renter Occupied
Total Households	22,839	6,509	2,601,914	980,861
1 Person	26.9%	47.5%	28.6%	40.0%
2 Persons	37.1%	30.7%	33.1%	28.8%
3 Persons	15.1%	9.1%	16.6%	15.2%
4+ Persons	20.9%	12.7%	21.8%	16.1%

Income

The table below shows the 2020 median household income for the Study Area and Massachusetts. The Study Area's median income is \$91,628, nearly \$11,000 higher than that of the state (\$80,643) (Esri, 2020). All amounts are in 2020 inflation-adjusted dollars.

Table 14: Median Household Income (2020 ESRI Demographic and Income Profile)

	Study Area	Massachusetts
2020 (ESRI)	\$91,628	\$80,643

The table below shows the median household incomes for each individual town inside the Study Area, as well as that of Massachusetts overall, according to the 2014-2018 ACS estimates. All amounts are in 2018-adjusted dollars. As the table below shows, all of the Study Area communities have higher median incomes than the state average. This suggests that the Study Area is a relatively wealthy, high-end suburban area.

Table 15 – Median Household Income by Community (2014-2018 ACS).

Community	Income
Wenham	\$108,269
Essex	\$113,469
Hamilton	\$139,426
Manchester-by-the-Sea	\$123,877
Topsfield	\$136,306
Massachusetts	\$81,977

The table below shows the distribution of senior households in the Study Area by income bracket and age of householder, as well as the median annual income for each age group. As might be expected, incomes decline steeply with age as older households are less likely to be in the workforce. Households with a householder age 55 to 64 are typically at the peak of their earning power, and have a median income of \$116,187 annually. Among those with householders above age 75, the median household income is only \$44,473 (Esri, 2020).

Table 16: Study Area Households by Income by Age – 2020

	55-64		65-74		75+	
	#	%	#	%	#	%
Total households	5,719		4,496		3,374	
Less than \$15,000	374	7%	403	9%	531	16%
\$15,000 to \$24,999	346	6%	434	10%	467	14%
\$25,000 to \$34,999	229	4%	287	6%	327	10%
\$35,000 to \$49,999	339	6%	419	9%	515	15%
\$50,000 to \$74,999	583	10%	748	17%	737	22%
\$75,000 to \$99,999	551	10%	584	13%	198	6%
\$100,000 to \$149,999	1,053	18%	739	16%	280	8%
\$150,000 to \$199,999	766	13%	326	7%	93	3%
\$200,000 or more	1,478	26%	556	12%	226	7%
Median HH Income	\$116,187		\$73,016		\$44,473	

Rent Burden

According to the U.S. Department of Housing and Urban Development, a household is defined as rent burdened if its housing costs exceed 30% of household income, and severely rent burdened if housing costs exceed 50% of household income. More than 45% of all Study Area renter households are rent burdened. Severe rent burden affects 22% of all renter households. A total of 1,432 Study Area renter households currently spend over half of their income towards housing costs, indicating an immediate need for additional affordable rental housing in the Study Area.

Table 17: Rent Burdened Households, 2014-2018 ACS

	Study Area		Massachusetts	
	#	%	#	%
Total Renter Households	6,509		980,861	
Rent Burdened (>30%)	2,944	45.2%	461,900	47.1%
Severely Rent Burdened (>50%)	1,432	22.0%	228,020	23.2%
Not computed	495	7.6%	56,411	5.8%

Disability Status

The table below shows the disability status and type for the Study Area population, broken down into two broad age categories: 18 to 64 and 65 and over. Disabilities of all types are much more common in the 65 and over age group, with 28% of the 65+ cohort experiencing at least

one disability, compared to just 8% in the rest of the adult population (ACS, 2014-2018). The most common disability among seniors is an ambulatory difficulty, which affects 15% of seniors, followed by a hearing difficulty, which affects 13%. Additionally, 12% of the population 65 and older experiences an independent living difficulty. **Seniors facing any of these disabilities may have housing needs, but those with ambulatory and/or independent living difficulties are particularly likely to need one-level living units with purposefully designed accessibility features.**

Table 18: Disability Status by Age, 2014 - 2018 ACS

Age	Study Area			
	18 - 64		65+	
	#	%	#	%
Total Population	34,951		11,749	
With a disability	2,776	8%	3,300	28%
With a hearing difficulty	603	2%	1,534	13%
With a vision difficulty	315	1%	599	5%
With a cognitive difficulty	1,448	4%	838	7%
With an ambulatory difficulty	1,103	3%	1,803	15%
With a self-care difficulty	510	1%	836	7%
With an independent living difficulty	1,011	3%	1,381	12%

Rental Housing Supply

The evaluation of a potential project requires an analysis of the current and planned rental housing within the Study Area. This section discusses the competitive environment that presently exists in the market for age-restricted affordable and market rate rental housing in the Study Area and surrounding communities as well as rental alternatives which would appeal to seniors (i.e. elevator buildings with single-level living). Providers were analyzed by location, product type, unit size, inventory, occupancy, and amenities. To locate affordable developments, we reviewed the Commonwealth of Massachusetts Affordable Housing Award lists, as well as the MassHousing website and HUD LIHTC database. To locate market rate developments, we reviewed various internet websites including apartments.com, rent.com, and hotpads.com.

Public Housing Authorities/Subsidized Housing

In most instances, housing authorities provide subsidized housing; this means that residents pay one third of their income towards rent and the government pays the remainder of the rent. Typically, the upper income limit is 50% of AMI; however, in reality most renters earn at or below 30% of AMI annually.

We contacted the Wenham Housing Authority (“WHA”), which owns and manages 84 total public housing units, all of which are one-bedroom units designated for elderly and disabled persons. Of the 84 elderly/disabled units, an estimated 11 are for younger disabled persons. At the time of our survey in November 2020, all 84 units are occupied and there are approximately 700 households on DHCD’s centralized Common Housing Application for Massachusetts Public-Housing (“CHAMP”) waitlist with a local preference in Wenham. According to Paula Mountain, Executive Director of the WHA, the wait time for an elderly/disabled public housing unit owned by WHA is 1-2 years (Mountain, 2020).

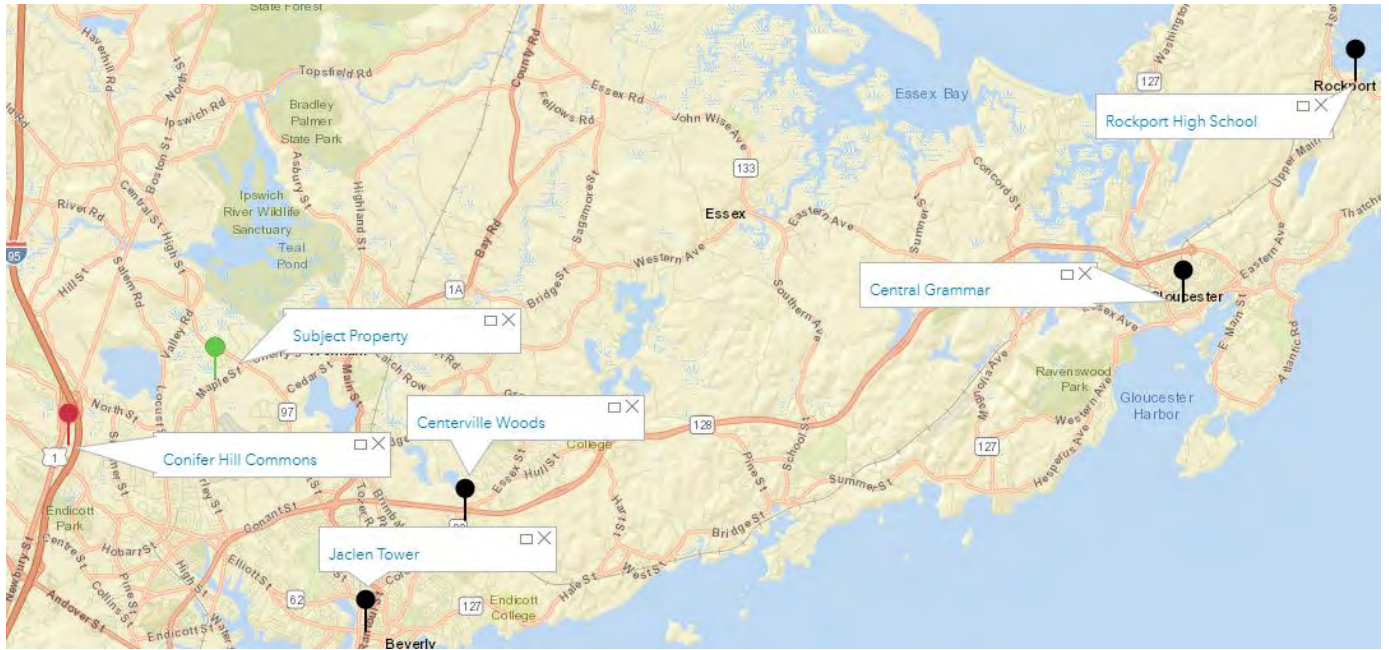
The WHA does not administer any mobile vouchers as of this time. However, as of October 8, 2020, there were 224,918 households on the Section 8 mobile voucher centralized waiting list managed by Massachusetts National Organization of Housing and Redevelopment Officials (MANAHRO, 2020).

Private Affordable Rental Housing

The term “affordable housing” can mean different things, so LDS refers to affordable housing by the income one needs to earn in order to qualify to live in affordable housing. Typically, housing is considered affordable if a household pays no more than 30% of their annual income toward housing costs which includes rent and utilities. Self-pay affordable housing refers to a tenant paying the rent rather than a unit with rental subsidy, where the government pays a portion of the rent.

We identified and examined one age-restricted property inside the Study Area with self-pay units income-restricted to households earning at or below 60% of AMI (Central Grammar Apartments) and three age-restricted properties outside the Study Area in Beverly and Rockport with self-pay units. These four age-restricted properties are referred to as the “Senior Affordable Properties.” We also examined one multifamily property with self-pay units at 60% of AMI just outside the Study Area in Danvers (Conifer Hill Commons). Collectively, these five properties are referred to as the “Affordable Properties.” The map below shows the five Affordable Properties in proximity to the Subject Property, with Conifer Hill Commons in Red and the Senior Affordable Properties in black.

Map 5 – Affordable Properties in Proximity to the Subject Property



The table below summarizes the Affordable Properties we studied, and *Exhibit 3* provides additional detail on these properties:

Table 19 –Affordable Housing Summary

Competitive Property	Centerville Woods	Central Grammar	Conifer Hill Commons	Jaclen Tower	Rockport High School
Community	Beverly	Gloucester	Danvers	Beverly	Rockport
Distance to Subject	5.2 SE	16.2 E	5 SW	4.8 SE	20.8 NE
Study Area	No	Yes	No	No	No
Age Restriction	55+	62+	None	Self-Pay: 55+; Subsidized: 62+	62+
Year Built/Renovated	1986	Reno. 2011	2013	1976/2013	1997/2013
Elevator	Yes	Yes	No	Yes	Yes
Total Units	73	80	90	100	31
Market Units	55	0	0	0	0
Affordable Units	18	80	90	100	31
Level of AMI	n/a	30%, 60%	30%, 50%, 60%	30%, 60%, 80%	30%, 50%
Units with Project Based Subsidy	18	20	16	31	24
Mobile Vouchers	n/a	42*	15	35	4
Affordable Occupancy	n/a	100%	100%	95%**	100%
Affordable Wait List	n/a	Over 100 households; 2 year wait	Self-Pay: 80 households, including 50 waiting for a 1BR	Self-Pay: 1 year; Subsidized: Managed by Beverly Housing Authority	160 households (5 for self-pay 50% units)

*The 42 units with mobile vouchers is a combination of 25 units leased by households who have lived there prior to 2011 renovations and who have enhanced mobile vouchers and 17 with standard mobile vouchers.

**Jaclen Tower stopped leasing vacant units due to the COVID-19 pandemic. Vacant units will be leased from the property’s waitlist.

Combined, the Affordable Properties contain a total of 319 affordable units, of which 80 are inside the Study Area and located at Central Grammar Apartments. Of the total affordable units, 109 have project based rental subsidies. Of the remaining 210 self-pay units, at least 160 are self-pay and income-restricted to households earning at or below 60% of AMI like what is planned for the Subject Property. In addition to the 109 units with project-based rental subsidies, there are at least 96 units leased by mobile voucher holders.

Like the Subject Property, all four Senior Affordable Properties are elevator buildings and have a community room. All five Affordable Properties contain flat-style units and have communal laundry. Central Grammar Apartments is the only Affordable Property that has an on-site resident services coordinator. Jaclen Tower has a part-time resident services coordinator who is off-site, but offers assistance as needed. All of the Senior Affordable Properties are in more urban, walkable locations in comparison to that of the Subject Property.

At the time of our survey, the units at the Affordable Properties are either fully leased or in the process of being turned over and leased from the property’s waitlists. Waitlists ranged from 80 to over 160 households, with estimated wait times of 1-2 years. While our research was

performed during a time when there are eviction moratorium in place in Massachusetts due to COVID 19, most seniors are no longer in the workforce and therefore their incomes have not been affected. The Affordable Properties generally reported low turnover rates, ranging from 4%-8% for the Senior Affordable Properties and 11% at Conifer Hill Commons. In particular, the management staff at Rockport High School Apartments noted that turnovers are almost always due to death or residents moving to assisted living or nursing homes (Reynolds, 2020; Dawn, 2020; Audrey, 2020; Gladys, 2020). The high occupancy, long wait times, and low turnover demonstrate immediate demand for additional age- and income-restricted rental housing in the Study Area.

Affordable Rent Comparison

We examined the self-pay rents being charged for units at 60% of AMI at the Affordable Properties. We also included the rents for the self-pay 60% of AMI one-bedroom units at Canvas Beverly, a new predominantly market rate property that contains seven self-pay units at 60% of AMI. Canvas Beverly is discussed in further detail in the *Market Rate Rental Developments* section below. The Subject Property is located in the Boston-Cambridge-Quincy, MA FMR Area (“BCQ Service Area”), as determined by HUD. The table below shows a comparison of the 60% rents for one-bedroom units at the Affordable Properties to the Subject Property’s proposed 60% rents. Rents have been utility-adjusted to include all utilities in the base rent to match the Subject Property. Utility adjustments are based on the Beverly Housing Authority Utility Allowance Schedule dated January 1, 2020 and attached as *Exhibit 4*.

One-Bedroom Units

Table 20 – One-Bedroom 60% Rents

Affordable Development	Community	Age Restriction	Square Feet	Rent	Utilities in Rent	Utility Adj.	Adjusted Rent
Central Grammar Apartments	Gloucester	62+	730	\$1,152	All	\$0	\$1,152
Canvas Apartments	Beverly	None	691	\$1,277	H, HW, W/S	\$77	\$1,354
Conifer Hill Commons	Danvers	None	602	\$1,320	W/S	\$144	\$1,464
Jaclen Tower	Beverly	55+*	643	\$1,440	All	\$0	\$1,440
Average			667	\$1,297			\$1,353
Subject Property	Wenham	62+	640	\$1,080	All	\$0	\$1,080

*Self-pay units at Jaclen Tower are age-restricted to households 55+. The subsidized units are age-restricted to households 62+.

The Subject Property’s one-bedroom units are similar in size to the average one-bedroom at the Affordable Properties. The Subject Property’s proposed one-bedroom 60% of AMI rent is significantly lower than the average adjusted one-bedroom 60% rent at the Affordable Properties.

The Subject Property will offer seniors in the area a new affordable housing choice in an elevator building with community amenities and an on-site service provider. Based on this and

the high occupancy, low turnover, and long wait lists for 60% units at both the Senior Affordable Properties and Conifer Hill Commons, the Subject Property’s proposed 60% rents appear achievable.

Market Rate Rental Developments

In the next section, we examined market rate rental developments to compare the average market rate rents to the Subject Property’s proposed 60% rents. We studied five properties that are either predominantly market rate or include a substantial number of market rate units (the “Market Properties”). This includes the market rate units at Centerville Woods. We identified developments with a similar number of units as the Subject Property and/or were recently built. We did not identify any newer multifamily rental product inside the Study Area. Therefore, all the Market Properties are outside the Study Area in Beverly. Centerville Woods, a mixed-income rental property examined in the *Private Affordable Rental Housing* section, is the only age-restricted Market Property. The four non-age-restricted Market Properties were chosen due to their newness and size.

The five Market Properties are summarized in the table below.

Table 21 – Market Rate Housing Summary

	Canvas Beverly	Centerville Woods	Flats at 131	Holmes Beverly	Link 480
Community	Beverly	Beverly	Beverly	Beverly	Beverly
Study Area	No	No	No	No	No
Distance from Subject Property (miles)	4.9 SE	5.2 SE	5 SE	5.1 SE	4.3 SE
Age Restriction?	None	55+	None	None	None
Year Built/Converted	2019	1986	2017	2018	2018
Stories	5 to 6	3	5	5	5
Elevator	yes	yes	yes	yes	yes
Total Units	126	73	72	67	90
Market Rate Units	113	55	63	51	79
Affordable Units	13	19	9 @ 80%	16	11 @ 80%
Market Rate % Leased	100%	n/a	98%	94%*	95%
Concessions	None	n/a	None	None	None

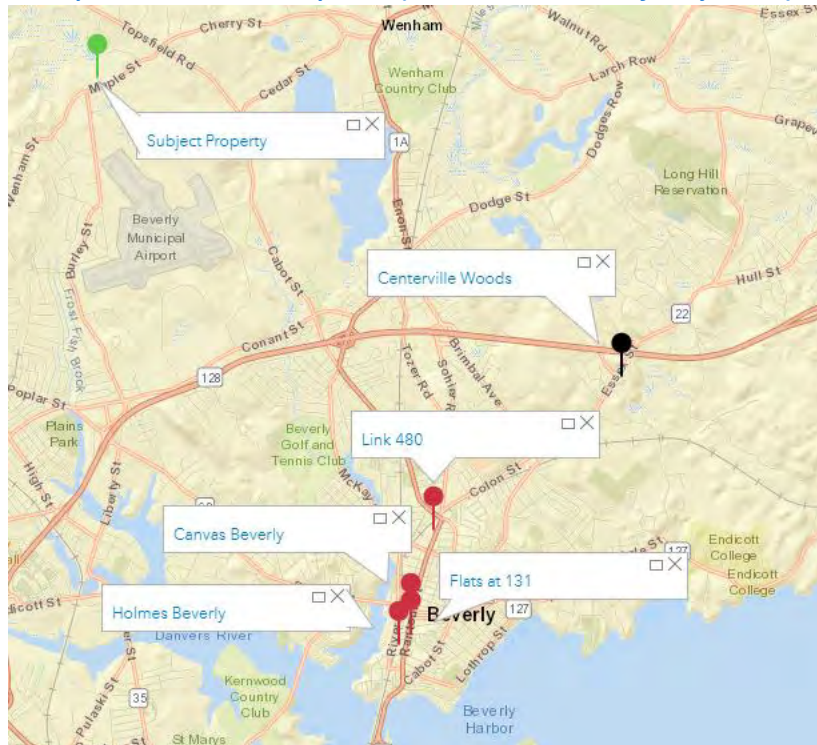
* Management staff at Holmes Beverly did not disclose occupancy. Estimated from units available on property website as of November 10, 2020.

The Market Properties contain a total of 361 market rate units, 55 of which are age-restricted to households 55 years and older. With the exception of Centerville Woods, all of the Market Properties were newly constructed in or after 2017. Like what will be offered at the Subject Property, all of the Market Properties have elevator buildings. Of the properties that reported occupancy, the Market Properties are on average 97% leased and none are offering incentives or concessions. Downtown Boston properties are experiencing higher vacancies and offering more concessions as a result of the economic impacts of COVID-19. In this case, the high occupancy at

the Market Properties and lack of newer age-restricted product inside the Study Area, demonstrate constrained supply of rental housing.

Unlike any of the Market Properties, the Subject Property will offer supportive services (Dominique, 2020; Sarah, 2020; InFocus Property Services, 2020; Apartments.com, 2020). . The Market Properties are shown below in relation to the Subject Property.

Map 6 – Market Rate Properties (Senior in Black, Multifamily in Red)



There is a lack of quality rental housing in the Study Area in general, and there is in particular a lack of rental housing choice for seniors. Most of the existing properties inside the Study Area are older and lack accessibility features.

Rental Comparison Charts

In the chart below, we have shown a comparison of the market unit averages to the Subject Property 60% rents. We have adjusted the one-bedroom rents at the Market Properties to include all utilities to match the rent for the Subject Property (gas heat, hot water, and domestic water and sewer). For each Market Property, we used the floor plan(s) most similar in size to what is being proposed for the Subject Property. Utility adjustments are based on the Beverly Housing Authority Utility Allowance Schedule units dated January 1, 2020 and attached as *Exhibit 4*.

Table 22 – One-Bedroom, One-Bath Market Rate Rents

Market Development	Community	Age Restriction?	Square Feet	Rent	Rent Per SF	Utilities in rent	Utility Adj.	Adjusted Rent	Adj. Rent/ Sq. Ft.
Centerville Woods	Beverly	55+	750	\$1,700	\$2.27	H, HW, W/S	\$77	\$1,777	\$2.37
Canvas	Beverly	None	613	\$1,945	\$3.17	H, HW	\$130	\$2,075	\$3.38
Flats at 131	Beverly	None	660	\$2,010	\$3.05	None	\$187	\$2,197	\$3.33
Holmes Beverly	Beverly	None	667	\$2,350	\$3.52	None	\$184	\$2,534	\$3.80
Link 480 - A1A Floor Plan	Beverly	None	608	\$1,675	\$2.75	None	\$187	\$1,862	\$3.06
Link 480 - A1C Floor Plan	Beverly	None	700	\$1,885	\$2.69	None	\$187	\$2,072	\$2.96
Average			666	\$1,928	\$2.91			\$2,086	\$3.15
Subject Property 60%	Wenham	62+	640	\$1,080	\$1.69	All	\$0	\$1,080	\$1.69
Difference			26	\$848	\$1.22			\$1,006	\$1.46
% Difference			4%	78%	72%			93%	87%

The Subject Property’s units are similar in size to the average one-bedroom unit at the Market Properties. The average adjusted market rate one-bedroom rent is 93% higher than the Subject Property’s proposed 60% one-bedroom rent. This illustrates a significant gap between market rate rents and the Subject Property’s proposed self-pay 60% rent. Based on the rent differential, the Subject Property’s proposed 60% rent appears achievable.

Banker and Tradesman Home Sales Data

Banker and Tradesman tracks the sales prices listed on deeds recorded at the County Registry of Deeds in Massachusetts. The chart below shows the annual calendar year median sales price for single family homes in Wenham and the Commonwealth of Massachusetts each year from 2010 through 2019. Wenham has seen significant price fluctuation year-to-year, likely due to a relatively small sales volume. Wenham’s median sale price hit a 10-year high of \$683,750 in 2019. For all years studied, the median single-family home sale price in Wenham has been significantly higher than that of Massachusetts. (Banker and Tradesman, 2020). Based on these record high sales prices, the median priced condominium is out of reach for low-income households in Wenham.

Table 23: Median Single Family Home Sale Price – Calendar Year (2010 – 2019)

Year	Wenham		Massachusetts	
	\$	% Change	\$	% Change
2019	\$683,750	1.30%	\$400,000	3.90%
2018	\$675,000	23.85%	\$385,000	5.48%
2017	\$545,000	-4.39%	\$365,000	4.89%
2016	\$570,000	9.83%	\$348,000	2.35%
2015	\$519,000	4.95%	\$340,000	2.49%
2014	\$494,500	4.91%	\$331,750	2.77%
2013	\$471,375	-10.89%	\$322,800	11.31%
2012	\$529,000	25.95%	\$290,000	1.75%
2011	\$420,000	-7.54%	\$285,000	-3.39%
2010	\$454,235	-17.41%	\$295,000	3.51%

We also examined the total number of sales in both jurisdictions for the same period. For all ten years, there have been relatively low sales volumes in Wenham, with a low of 31 single family homes sold in 2011 and a high of 67 homes sold in 2013. As with prices, sales volumes have been relatively volatile, which may reflect limited supply rather than limited demand.

Table 24: Number of Single Family Home Sales Calendar Year (2010 – 2019)

Year	Wenham		Massachusetts	
	#	% Change	#	% Change
2019	62	31.91%	59,178	-1.77%
2018	47	-20.34%	60,245	-1.76%
2017	59	-3.28%	61,324	-0.54%
2016	61	0.00%	61,656	11.61%
2015	61	79.41%	55,242	10.97%
2014	34	-49.25%	49,781	-1.23%
2013	67	42.55%	50,403	4.80%
2012	47	51.61%	48,095	19.59%
2011	31	-16.22%	40,215	-3.79%
2010	37	76.19%	41,800	-0.22%

Housing Permits

The U.S. Census Bureau conducts a survey of building permits in attempt to provide a more detailed and up-to-date look at recent year development than is available in the five-year pooled-sample ACS data. The table below shows the combined number of permits in the Study Area according to what type of structure they were permitted as. Unsurprisingly for a rural/suburban area, most construction in the Study Area has been single family homes. The only year to see many multifamily units was 2019, when 30 units were permitted in larger multifamily structures. Three of the previous five years saw no multifamily units permitted aside from duplexes (United States Census, 2020). It should be noted that each building permit type does not make a distinction between rental and ownership.

Table 25: Number of Housing Units Permitted By Building Type in the Study Area

Year	Single Family	Two Family	Three & Four Family	Five or More Families
2019	66	26	3	30
2018	62	30	6	0
2017	64	30	0	0
2016	54	34	0	0
2015	66	10	0	0

Permitted or Under Construction Rental Housing

We contacted staff at each of the six municipalities in our Study Area (Wenham, Essex, Gloucester, Hamilton, Manchester-by-the-Sea, and Topsfield) and examined the internal LDS pipeline list to see what, if any, multi-unit rental properties with age-restricted, affordable units

are in the permitting and/or planning stages and may built in the future. After speaking with the planning and zoning boards (“ZBA”) and building and planning departments in each of these communities, we learned of one age-restricted, affordable rental development planned in the Study Area in Gloucester: 71 Middle Street.

71 Middle Street, Gloucester

YMCA of the North Shore, LLC is currently proposing to demolish the existing YMCA building at 71 Middle Street and replace it with a new construction multifamily building with 44 income- and age-restricted rental units. Units will all be one-bedroom units age-restricted to households 62 years and older. All units will be income-restricted: 18 will be income-restricted to households earning at or below 30% of AMI and 26 will be income-restricted to households earning at or below 60% of AMI. The new building will have underground parking spaces with three floors of residential above. Additional amenities will include outdoor space with seating and gardens. On-site supportive services, including an on-site resident services coordinator, will be available to residents. Additionally, the YMCA would offer memberships and transportation to its new facility. At the time of our survey in November 2020, the project is in permitting with the City of Gloucester ZBA and Planning Board. On September 15, 2020, the city’s Affordable Housing Trust Fund (“AHTF”) voted to recommend \$200,000 in funding for the project. Per a timeline in the AHTF application, if granted a comprehensive permit in late 2020, the developers would begin construction in February 2022. Construction will be completed over a 14-month period, with initial occupancy in April 2023 and full lease up in July 2023 (Gloucester Affordable Housing Trust, 2020; Parisi, 2020; Kathy, 2020). However, since the project is still in permitting, it is likely that it will come online after the Subject Property has opened and been leased.

In addition to 71 Middle Street, we identified two non-age-restricted multifamily rental developments under construction in Gloucester. One of these projects will include self-pay units at 60% of AMI like what is planned at the Subject Property. The two multifamily projects are summarized in the table below.

Table 26

Multifamily Rental Development Pipeline in the Study Area in the Study Area

Project/Address	Community	Age Restriction?	Total Units	Units by Income Level					Status	Completion Date
				30%	50%	60%	80%	Market		
Under Construction										
Harbor Village (206 Main Street)	Gloucester	No	30	8	0	22	0	0	Under Construction.	2021
Gloucester Crossing (3 School House Road)	Gloucester	No	200	0	0	0	30	170	Under construction.	TBD
Total Under Construction			230	8	0	22	30	170		

Demand in the Study Area

We used HISTA data provided by Ribbon Demographics to examine demand for the age- and income-restricted units proposed at the Subject Property. HISTA draws on decennial census and ACS data to create current estimates as well as future projections of households by age, income, and number of persons per household (Ribbon Demographics, 2018). We examined one-person households ages 62 and over for the years 2018 and 2023 in the Study Area. This is conservative because, it is possible that some units will be leased by two-person households. We included both renters and owners since the Subject Property will also be attractive to aging homeowners seeking maintenance-free single-level living and supportive services.

As mentioned previously, the Subject Property is in the BCQ Service Area, as defined by HUD. We utilized the 2020 income limits to calculate the number of income-qualified households for the 60% of AMI units. These income limits are summarized in the table below by number of persons per household.

Table 27 – 2020 BCQ HUD Income Limits

AMI	1 Person
40% AMI	\$35,840
60% AMI	\$53,760

Of the 45 rental units, 16 will be income-restricted to households earning at or below 30% or 50% of AMI and will have project-based rental assistance. We assumed that the 16 units subsidized will be leased by households on either the WHA’s public housing waitlist or Harborlight’s waitlists for their other properties. Therefore, we have not performed a demand analysis for these units.

60% Demand

To estimate demand for the 29 age-restricted self-pay units at 60% of AMI, we calculated the number of one-person income-qualified households earning between 40% and 60% of AMI in the Study Area. Currently, there are an estimated 471 age- and income-qualified one-person households earning between 40% and 60% of AMI in the Study Area. By 2023, there are projected to be 540 age- and income-qualified one-person households.

We subtracted out the 10 competitive self-pay age-restricted units at Central Grammar Apartments in Gloucester from the number of income-qualified households in the Study Area. We also subtracted out the 26 self-pay 60% of AMI age-restricted units planned at 71 Middle Street from the number of competitive units in 2023. This is conservative as 71 Middle Street is only in permitting and therefore will likely come online after the Subject Property has been built and fully leased.

We then determined a capture rate. We assumed that 60% of the 29 units at 60% of AMI at the Subject Property, or 17 units, will be leased by households in the Study Area and 40%, or 12 units, will be leased by residents from outside the Study Area. This is because there are few choices for households age 62 and older looking for age-restricted, affordable housing in the Study Area. We also expect households ages 62 and older who are looking to move closer to their adult children will move to the Subject Property from outside the Study Area. Our capture analysis is shown in the table below.

Table 28 – 40%-60% Capture Analysis

	2018	2023
Qualified HH	471	540
Competitive Units	10	36
Qualified Less Competition	461	504
Subject Rental Units @ 60%	17	17
Capture Rate	3.77%	3.45%

We typically look for capture rates at or below 10% as an indicator of demand for additional affordable housing at the 60% level. The low capture rates of 3.77% in 2018 and 3.45% in 2023 indicate there is excess demand for age-restricted housing affordable to households 62 and over earning between 40% and 60% of AMI in the Study Area.

Lease Up and Absorption

National and Regional Affordable Housing

The *State of the Nation's Housing 2019* published by the Joint Center for Housing Studies (“JCHS”) at Harvard University highlights a growing affordability gap in high-income metro areas. The report notes that overall, inflation adjusted home prices increased by 44% between 2000 and 2018. This combined with a historically low inventory of homes for sale that is affordable to first-time homebuyers has caused many people including millennials and families to delay entering the homeownership market. This has had the unintended effect of placing additional pressure on an already tight rental housing supply in high-income metro areas such as Boston. As a result, rent gains continue to outpace inflation, with apartment property prices increasing at an annual rate of 9% in the first quarter of 2019. In 2018, rental vacancy rates fell from 7.2% in 2017 to 7% in the first quarter of 2019. In particular, vacancies in the low-cost market remain lower at 4.8%. The tight rental housing supply has also resulted in a significant increase by 5.7 million to 20.5 million renter households between 2001 and 2017 who are rent-burdened, paying more than 30% of their income in rent including 83% of renter households earning under \$15,000 per year. Additionally, in 2017 approximately 10.7 million renter households were severely rent-burdened, paying more than 50% of their income in rent.

The report also notes labor shortages, stricter financing requirements, and an increase in material costs have pushed up development costs. This has limited residential construction to high-end rental units and large single-family homes with few new starter homes for first-time homebuyers and rental units affordable to low and moderate-income households. Growing demand for urban living by Millennials has also pushed prices up in former low-income neighborhoods. The result is a worsening mismatch between demand and supply, with the number of low-income renters far outstripping the number of available units at the lowest end of the market (JCHS, 2019).

According to “America’s Rental Housing,” a 2015 publication by the Harvard University Joint Center for Housing Studies, the “decade-long surge in rental demand is unprecedented. In mid-2015, 43 million families and individuals lived in rental housing, up nearly 9 million from 2005—the largest gain in any 10-year period on record. In addition, the share of all US households that rent rose from 31 percent to 37 percent, its highest level since the mid-1960s.” The largest growth in new renters came from renters in their 50s and 60s, the aging of baby-boomer renters (born 1946–1964). “While households in their 20s make up the single largest share, households aged 40 and over now account for a majority of all renters.”

Single persons are the most common renter following by families with children. Roommate situations make up a relatively small share of all renters. With regard to income, the majority of units being created are high end market rate units. On net, the number of low-cost rental units increased just 10 percent in 2003–2013 while the number of low-income renter households

competing for that housing rose by 40%. In fact, 49% of all renters earn less than \$35,000 and only 10% of all units rent for less than \$850.

A closely related topic is rent burden. “Between 2001 and 2014, real rents rose 7 percent while household incomes fell by 9 percent. In combination, these trends pushed the number of cost-burdened renters (paying more than 30 percent of income for housing) up from 14.8 million to a new high of 21.3 million. Even worse, the number of these households with severe burdens (paying more than half of income for housing) jumped from 7.5 million to 11.4 million, also setting a record.”

The study goes on to say that it expects an increase in the number of severely cost burdened households due to the rapid growth of older households and Hispanic households. This will be in part because there has been little increase in subsidized (rental assisted units) and unassisted renters are paying more than 50% of their income towards rent.

The study also notes that with its older housing stock, the Northeast has the least accessible rental housing inventory in the country. The report goes on to mention the high cost of transportation in suburban and rural areas. While greater Boston is in the process of adding 8,000 new rental units, its vacancy rate is just over 2%, down 2% from 2010 (Joint Center for Housing Studies of Harvard University, 2015).

According to “**Housing America’s Older Adults 2019**”, a new report by the JCHS, more than half of the nation’s households are now headed by someone 50 years or older. The report finds that regardless of housing tenure, millions of senior households struggle to pay for their housing and other basic human needs, and that households headed by someone in their 50s to mid-60s are particularly at risk of having insufficient resources to manage rising healthcare and housing costs as they age. Additionally, the report emphasizes that as baby boomers continue to age in the coming decade, increasing numbers of households will need affordable, accessible housing and supportive services. The report highlights the following information:

- The portion of households living in larger multifamily buildings (50+ units) increases with age, which is possibly because these larger properties are more likely to offer elevators, single-floor living, and other accessibility features.
- An increasing portion of older adults are choosing to live in some form of age-restricted housing, ranging from senior apartments to assisted living. Specifically, according to the latest American Housing Survey estimates, the percentage of households with a member 55 years and older living in age-restricted housing rose from 5.6% to 6.7% between in 2001 and 2009, with over half (53%) of these residents renting their units.
- Nearly 25% of households 50 years and older are renters. “Given that the median income of older renters (\$28,000) is less than half that of older owners (\$61,000), the decision to rent often comes out of necessity.” Simultaneously, the number of low income senior households is rising. Between 2000 and 2016, the number of households aged 50+ earning under \$15,000 annually grew by approximately 39%, or by almost 2.5 million households. Households ages 50-64 accounted for 71% of this increase.

- **In 2017, nearly one-third of all households 65 and older (10 million households) were housing cost burdened, of which 5 million were severely cost burdened. Senior renter households are more likely than owners to be cost burdened (54% versus 26%).** While the overall share of cost-burdened households decreased from 32% to 31% between 2006 and 2016, the portion of older renters with housing cost burden increased from 48% to 50% over the same period. Specifically, 47% of renter households 50-64, 52% of renter households 65-79, and 59% of renter households 80 and older were cost burdened.
- According to HUD’s 2015 Worst Case Housing Needs report, the number of very low income households 62 years and older with severe cost burdens and/or living in **“severely inadequate housing”** rose from 1.5 million in 2013 to 1.9 million in 2015. Of these 1.9 million households, only one-third receives housing assistance. Supportive services could help address the growing needs of seniors; however, federal funds for new supportive senior housing under Section 202 are scarce.
- As seniors age and face increasing functional limitations, accessible housing becomes increasingly crucial. According to the most recent estimates from 2011, only 3.5% of U.S. homes offered one-level living, no-step entry, and extra-wide halls and doors (Joint Center for Housing Studies, 2018; Joint Center for Housing Studies, 2019).

Massachusetts Affordable Housing Studies

Since 1989, The National Low Income Housing Coalition (NLIHC) has released an annual housing report, *Out of Reach*, tracking the gap between wages and rents through the year 2019 in the United States. Their findings are based on the estimation of the full-time hourly wage that a household must earn to afford a decent apartment at the HUD-estimated Fair Market Rent (FMR), spending no more than 30% income on housing costs.

According to *Out of Reach 2020*, the nation has long faced a systemic shortage of affordable rental housing - particularly for extremely low income (“ELI”) renter households - and that the COVID-19 crisis and resulting economic impacts has severely exacerbated this. The report notes that the “economic downturn spurred by [COVID-19] further increases the risk of housing instability for millions of low-wage renters at a time when stable housing is vital.” The report describes the issues of rising wage inequality and racial and economic disparities surrounding this. According to the report, there are approximately 11 million ELI renter households, accounting for one out of every four renter households. The report notes that over 7.7 million ELI renters were spending over half of their incomes on housing costs, even prior to the economic downturn spurred by COVID-19.

The report highlights the following information:

- The 2020 National Housing Wage for a two-bedroom rental unit is \$23.96, exceeding the \$18.22 hourly wage earned by the average renter by \$5.74 an hour, and greatly exceeding wages earned by low-income renter households. In the Boston-Cambridge-Quincy HUD Metro FMR Area (“HMFA”), the situation is more severe. The 2020 Housing Wage was \$44.44 for a two-bedroom unit, exceeding the \$26.21 estimated hourly mean renter wage by \$18.23.

- In no state, metropolitan area, or county can a full-time (40-hour work week) worker earning the current minimum wage afford a modest two-bedroom apartment.
- On average, ELI households in the U.S. can afford to spend no more than \$655 a month on rent, while the national two-bedroom FMR edged up to \$1,246, and the one-bedroom FMR is \$1,017.
- For every 100 ELI renter households, there are just 36 affordable and available units
- Today, approximately 71% of ELI renter households are severely cost burdened, and ELI households account for 72% of all severely cost-burdened renter households.

Housing costs vary across the nation, but uniformly, low income households are likely to face a grueling search for affordable housing with few decent options available to them. Nationally, the Housing Wage is highest in Hawaii, where costs of land development and building materials drive up the cost of housing. California and *the highly urbanized Northeast corridor between Boston and Washington, D.C.* also are home to communities with extremely high housing wages. The Boston-Cambridge-Quincy HMFA was ranked as the fifth most expensive metropolitan area in the nation. The Commonwealth of Massachusetts ranked third in the Country for having one of the highest housing wages needed to afford an apartment at \$35.52.

The report describes the need for significant investment in federal rental housing programs in order to ensure that all households have a decent and affordable home. The report notes that the federal eviction moratoriums in federally-supported rental properties included in the CARES Act and other state and local moratoriums have been important in providing protections to renters during the crisis, but notes that they are temporary and may exclude many renters. The report recommends that such temporary programs should be extended and since the moratoriums do not absolve renters of their obligations, significant federal assistance is necessary. Among these are the following:

- **Emergency Rental Assistance:** \$100 billion in emergency assistance is included in the Emergency Rental Assistance and Rental Market Stabilization Act and the HEROES Act;
- **National Housing Stabilization Fund:** Creation of a permanent National Housing Stabilization Fund to prevent evictions and provide housing stability for families who are experiencing a “sudden and temporary shock to their finances is included in the “Eviction Crisis Act,” introduced by Senators Bennet and Portman;
- **Rental Assistance:** Fully fund the Housing Choice Voucher Program, which allows households to pay 30% of their incomes for rent, as well as increased funding for Project-Based Rental Assistance. Senators Hirono, Gillibrand, and Booker have introduced legislation (the “Pathway to Stable and Affordable Housing for All Act”) to fully fund Housing Choice Vouchers. The report also cites the need to ensure adequate funding to renew Project-Based Rental Assistance contracts with private owners of subsidized rental housing;
- **Increase Supply of Affordable Housing:** Expanding the supply of affordable rental housing with significant increases in capital investments is necessary. For example,

- multiple bills have been introduced to provide additional funding for the National Housing Trust Fund (HTF), currently capitalized under \$1 billion annually; and
- **Capital Investments in Public Housing:** NHLIC recommends that significant capital improvements are needed in public housing and estimates that public housing authorities face a backlog of capital repair needs of \$70 billion. The “Housing is Infrastructure Act of 2019” would invest over \$100 billion to address public housing capital needs, create homes through the National HTF, and address the severe housing needs on tribal lands.

Out of Reach demonstrates that low income renters cannot afford the cost of living in the cities and towns where they work. This inconsistency results from increasing rents, stagnating wages, and a shortage of affordable housing. To reverse these trends, the supply of affordable housing units dedicated to the lowest income renters must be expanded (NLIHC, 2020).

Subject Property Projected Absorption

There is a lack of self-pay affordable rental product for seniors in the Study Area, and there has been very little self-pay or subsidized affordable rental product built in recent years. We found significant demand indicators looking at the age and income of the population, along with constrained supply, which included long waitlists at for elderly public housing units and self-pay age-restricted units. We also examined the lottery responses and lease ups for the income-restricted units at Canvas Beverly and Conifer Hill Commons, which are described below.

Canvas Beverly

Canvas Beverly is a predominantly market rate property that opened in December 2019. It includes 126 units, of which 7 are self-pay and income-restricted to households earning at or below 60% of AMI; 6 are self-pay and income-restricted to households earning at or below 80% of AMI; and 113 units are unrestricted and priced at market rate (MCO Housing Services, 2019). A lottery was held for the 13 income-restricted units in January 2020 and yielded 30-40 completed applications. All 13 income-restricted units were leased from the initial lottery. A breakdown of the applicants by affordability level was not available (Dominique, 2020).

Conifer Hill Commons, Danvers

Conifer Hill Commons is an affordable multifamily property in Danvers that opened in 2013. The property contains 90 units, of which 16 have project-based rental subsidies and 74 are self-pay at 60% of AMI. The affordable rental lottery was held on August 27, 2013 and yielded 180 completed applications, including 80 applications for the property’s 74 self-pay units.

We have also studied the lease up of numerous affordable properties across the Commonwealth that have seen high volumes of applicants for their affordable units.

Furthermore, the Wenham Housing Authority and the Senior Affordable Properties reported long wait lists for their age-restricted units.

The Subject Property will offer a new affordable housing choice in an elevator building with several of community amenities, including an on-site service provider. Based on these desirable features and the high occupancy and wait lists at the existing self-pay affordable rental product in the area, we anticipate the Subject Property will have a strong lottery response. **We project that most of the subsidized units will be leased by households on the existing public housing waitlists.**

This assumes that by the time the development comes online, COVID 19 is under control. Currently, seniors are reluctant to move due to COVID 19, and the traditional means of outreach to seniors such as libraries and senior centers are closed. In addition, it does take time to educate seniors about the benefit of self-pay units with supportive services. For all these reasons, we recommend a robust marketing and outreach budget.

Other Matters

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Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any other purpose by any person other than the party to whom it is addressed without the written consent of the author, and in any event only with the proper written qualifications and only in its entirety.

Neither all nor any part of the contents of this report or copy thereof shall be conveyed to the public through advertising, public relations, news, sales, or any other media without the consent and approval of the author.

Certification

LDS Consulting Group, LLC certifies that it has no financial interest in the Subject Property. LDS certifies that recommendations and conclusions are based solely on professional opinion and best efforts.

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING
Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Town of Wenham – Town Administration

Sponsoring Organization, if applicable: Wenham Select Board

Mailing address: Wenham Town Hall, 138 Main Street, Wenham, MA 01984

Daytime phone: 978-468-5520 x2 **Email:** jpessimato@wenhamma.gov

Name of Proposal: Town Hall Renovation Project

Date: January 11, 2023

RECEIVED

JAN 11 2023

Town of Wenham

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: \$112,725.00

Total Cost of Proposed Project: \$6,852,421

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

- Goals:** *This application represents the annual CPA application seeking to service a portion of the annual debt incurred by the town for the purpose of restoring the historic town hall building. Restoration of this historic building benefits the entire population of Wenham. The amount of the debt being serviced, \$2,151,421, is a portion of the total project cost and is attributable solely to the Town Hall work.*
- Community Need:** *The Town Meeting has designated this project as a priority and has appropriated the funding necessary for the completion of the building restoration*
- Community Support:** *The Town Administration and residents voted, by a clear majority, to support this project through the appropriation of the necessary construction funding. This town meeting vote is a clear indication of the level of community support.*
- Budget:** *The bond repayment schedule for the \$2,151,421 has been attached to this application. As you will see, the FY24 CPA appropriation will be \$112,725.00. It should be noted that the original presentation regarding the annual bond repayment amounts was predicated upon level debt payments. After further discussion with the Town's financial advisor, it was determined that thousands of dollars of interest could be saved if we bonded the project cost based upon level principal payments. Therefore, the annual bond service payments have changed from year-to-year, but the overall principal expenditure has remained the same.*
- Funding:** *The town appropriated, through town meeting vote, the full construction budget amount. The requested CPA Funding will service the bonded debt for FY24 for the \$2,151,421 portion of the Town Hall renovation costs.*
- Timeline:** *The renovation project began in August, 2006 with the demolition of the interior of the building and was substantially completed in late March, 2008.*
- Implementation:** *The Wenham Select Board established the Town Hall & Police Station Building Committee for the purpose of procuring and implementing the project. The town awarded the construction contract to Barr Incorporated and the Project Management and Clerk of the Works contracts to Diversified Project Management, Inc.*

8. **Maintenance:** The Town of Wenham will be responsible for long-term maintenance and has appropriated an annual budget for this purpose. The Town Administrator will ultimately be responsible for setting and implementing the necessary budget from year to year.

ADDITIONAL INFORMATION: This application represents one in a series of annual requests to fund the bonded (20 year) construction costs (see attached bonding schedule). Including FY 24, there are 4 years left of payments.

9. **Further Documentation:** The Town owns and controls the subject site and building.

10. **Feasibility Reports:** See FY07 Application.

11. **Zoning Compliance:** See FY07 Application. All required zoning and other approvals have been obtained for the project.

12. **Other Information:** N/A

13. **Copies:** Please submit 1 PDF copy of the application to the email address listed above.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name: _____



Date: _____

1/11/23

Please submit 1 copies of your completed application and any related supplemental materials to the Town Administrator's Office at the Wenham Town Hall by 1/11/2023.

Email 1 copy of all materials via PDF to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov.

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING
Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Town of Wenham – Town Administration

RECEIVED

Sponsoring Organization, if applicable: Wenham Select Board

JAN 11 2023

Mailing address: Wenham Town Hall, 138 Main Street, Wenham, MA 01984

Town of Wenham

Daytime phone: 978-468-5520 x2 **Email:** mmcgovern@wenhamma.gov

Name of Proposal: Town Hall HVAC Project **Date:** January 11, 2023

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation - Recreation - Community Housing

CPA Funding Requested: \$ 500,000 **Total Cost of Proposed Project:** \$ 500,000

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** *This application respectfully asks the CPC to appropriate funds for an HVAC upgrade. The current HVAC system is incorrectly designed and causing significant humidity and water damage to the building. The system operates on a closed loop water system which does not utilize air exchangers or humidity control devices. There is no fresh air exchange with the current system, and it does not allow for natural air to be used to mitigate humidity damage.*

Significant humidity is being trapped in the hallways and then pulled into the offices causing visual water damage. The in office air handlers are forced to scrub the humidity (they are not designed for that) then the humidity is condensing and the water is flowing down the interior of the walls. In addition, there are leaks throughout building with condensation causing significant rust on the pipes in the building. This can cause catastrophic damage at any moment with pipes bursting due to the structural integrity loss from the corrosion. There are mold issues throughout the building as well as damaging ceilings, walls, and flooring. Finally, there are vital records in the basement which are being damaged due to the extremely outdated system. Please also note that the current system was installed in 2007. Upgrading the HVAC is required to preserve the integrity of Town Halls historical structure.

2. **Community Need:** *The Select Board, Town Administrator, DPW director, and Facilities director have all been adamant supporters. They, too, see this project as essential for helping to preserve the building's historical foundation.*
3. **Community Support:** *The Townspeople have a history of supporting the historical preservation of Town Hall. Indeed, evidence of this is inherent in the building's restoration project back in 2006. In addition, debt service has been used in the past to help maintain the Town Hall's Historical structural components.*
4. **Budget:** *The job can be done in one swoop. It is expected that \$500,000 will be needed to successfully complete the project.*
5. **Funding:** *It is the hope of the Town that the full projected costs will be covered in its entirety by the CPC. APRA funds are a potential alternative option, as is a debt exclusion.*
6. **Timeline:** *Once contracts with vendors are secured, work can begin in as little as a few months.*

7. **Implementation:** The Town Administrators Office will be responsible for carrying out the project. The Town Administrator may ask advice of other departments, such as facilities, DPW, etc.
8. **Maintenance:** No maintenance is expected, but if this does occur the Facilities department budget could absorb related costs.

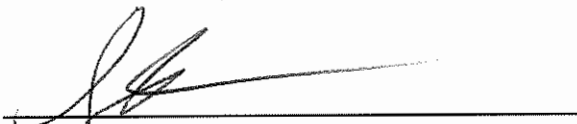
ADDITIONAL INFORMATION:

9. **Further Documentation:** See pictures provided by the facilities director (attached)
10. **Feasibility Reports:** N/A
11. **Zoning Compliance:** N/A
12. **Other Information:** N/A
13. **Copies:** Please submit 1 PDF copy of the application to the email address listed above.

MATERIALS TO BE REVIEWED: (Required for all applicants)

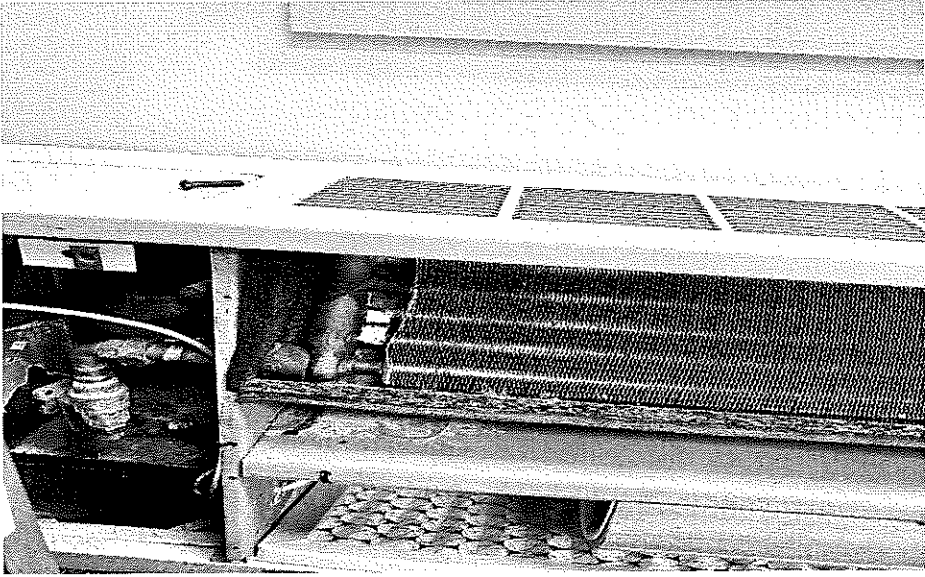
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2. Procurement Memo
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4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
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 - c. Affordability Restriction

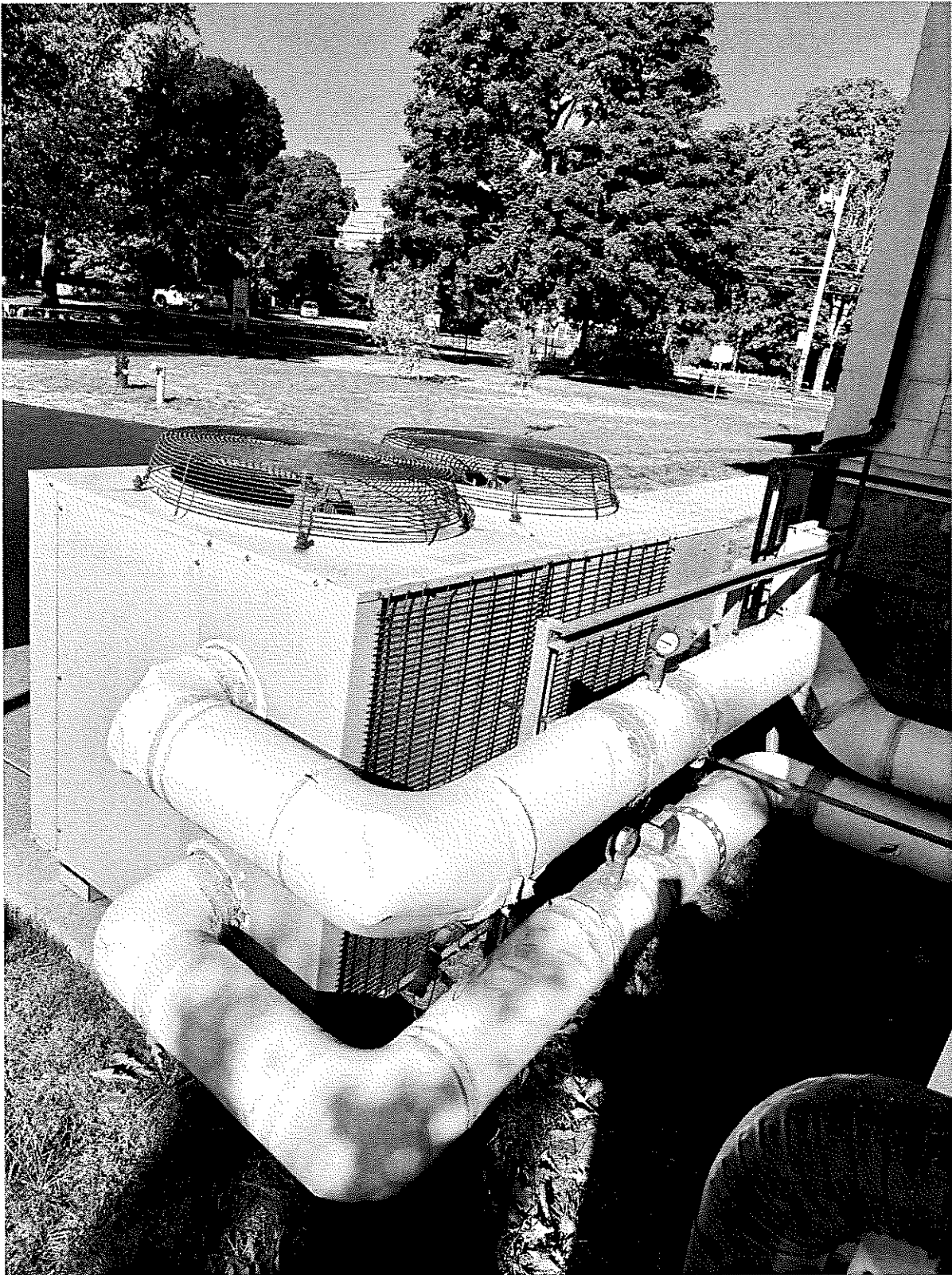
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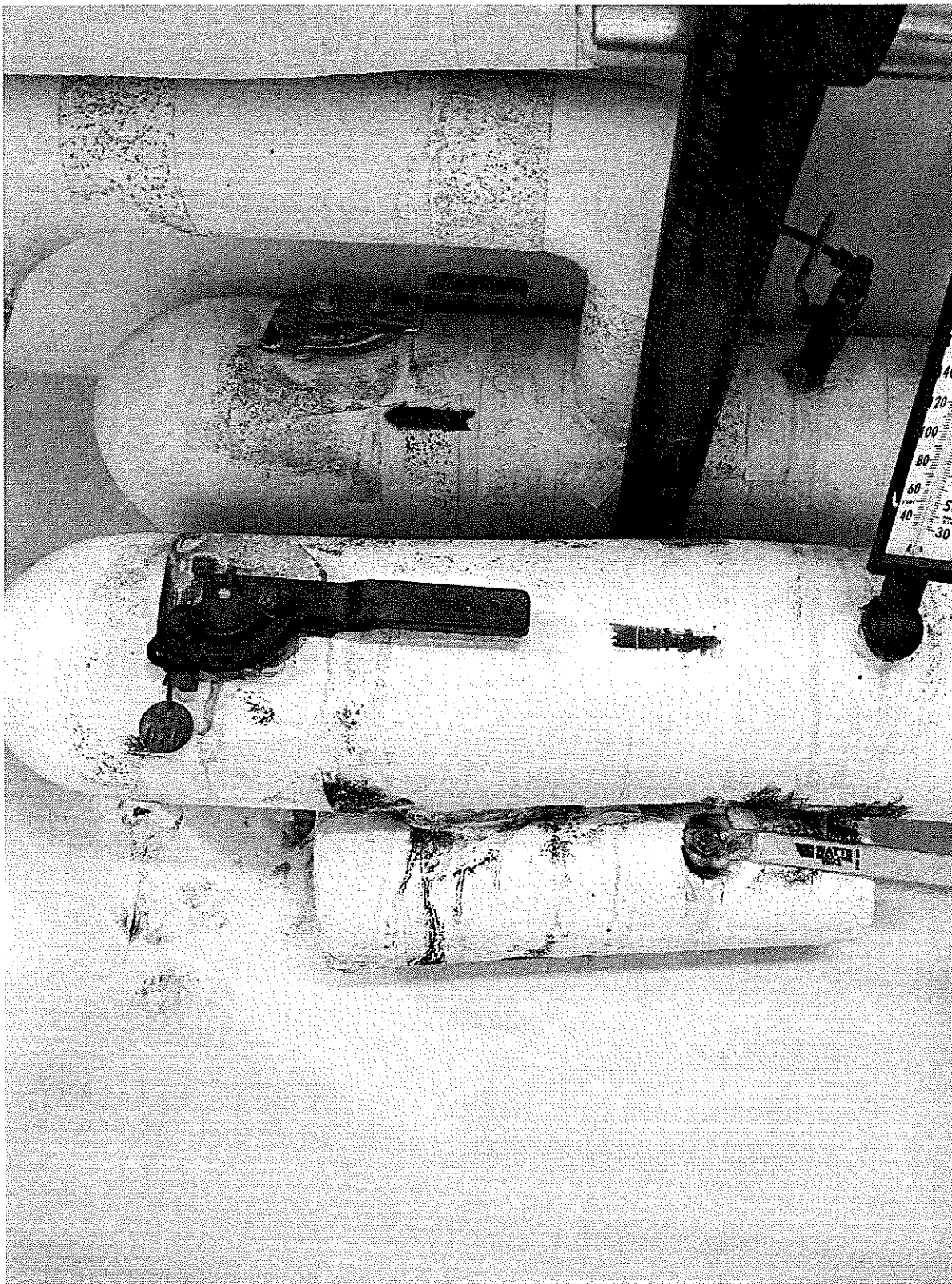
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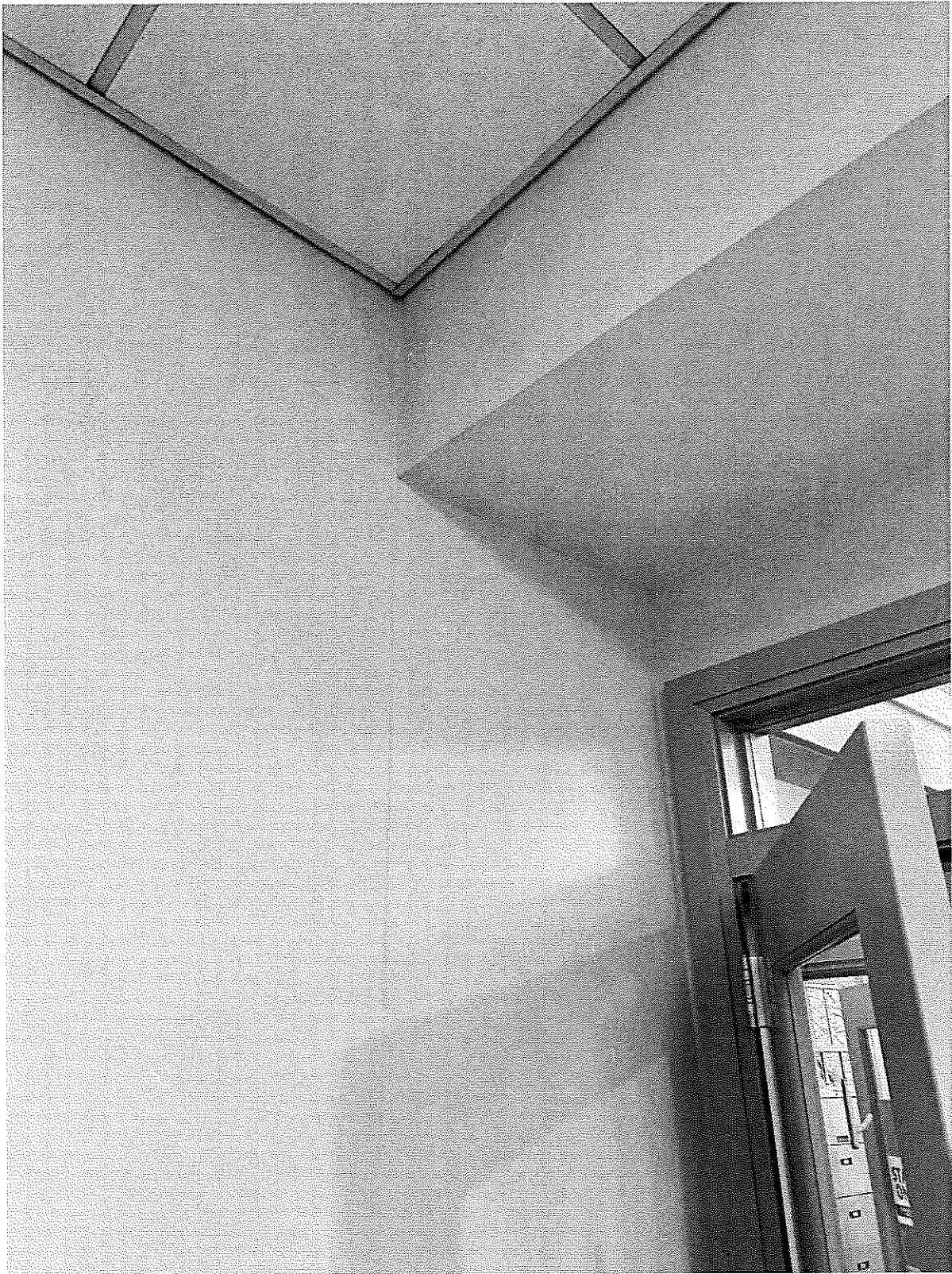
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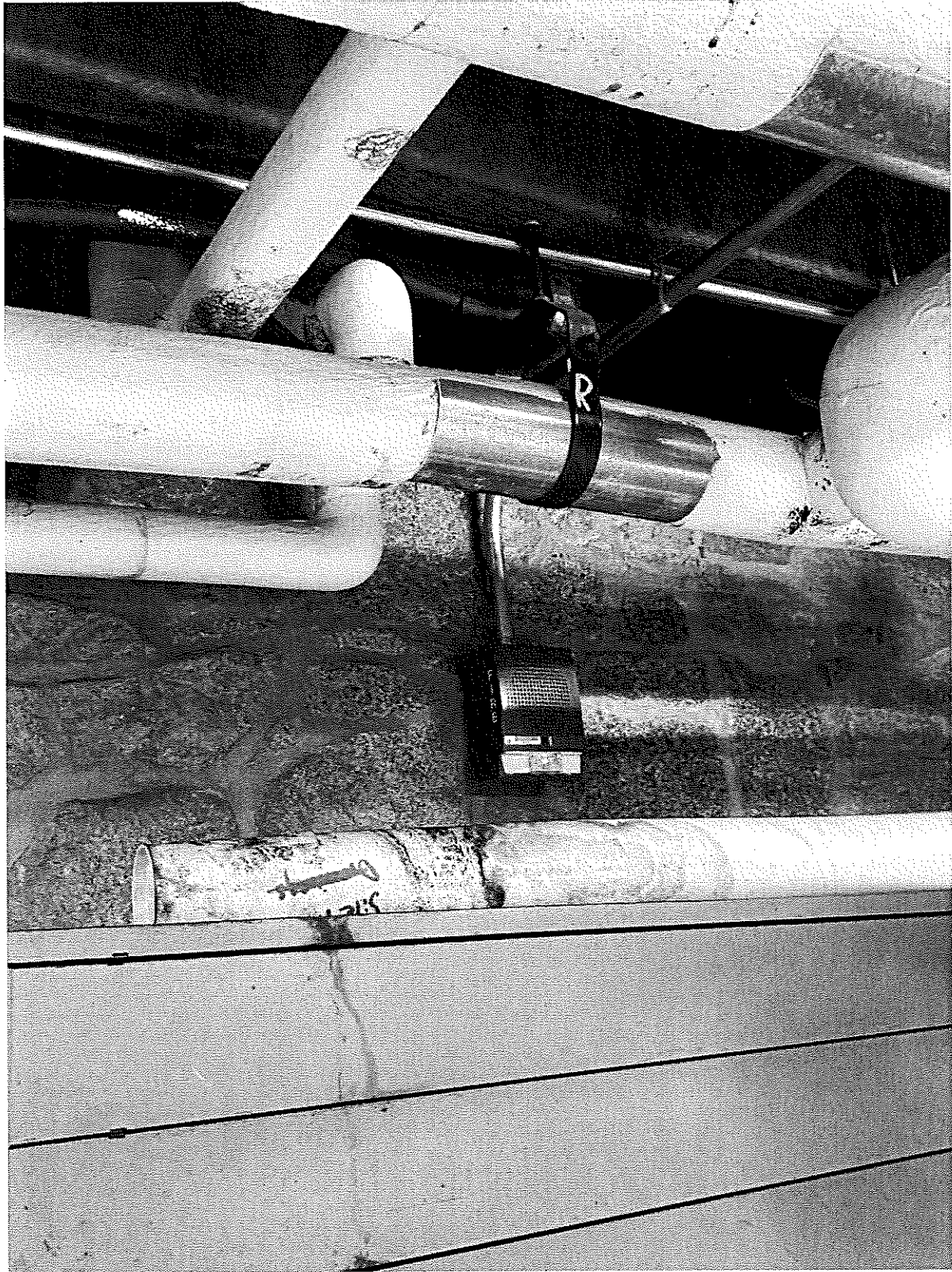
Please submit 1 copies of your completed application and any related supplemental materials to the Permitting Office at the Wenham Town Hall by 1/11/23. Email 1 copy of all materials via PDF to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov.





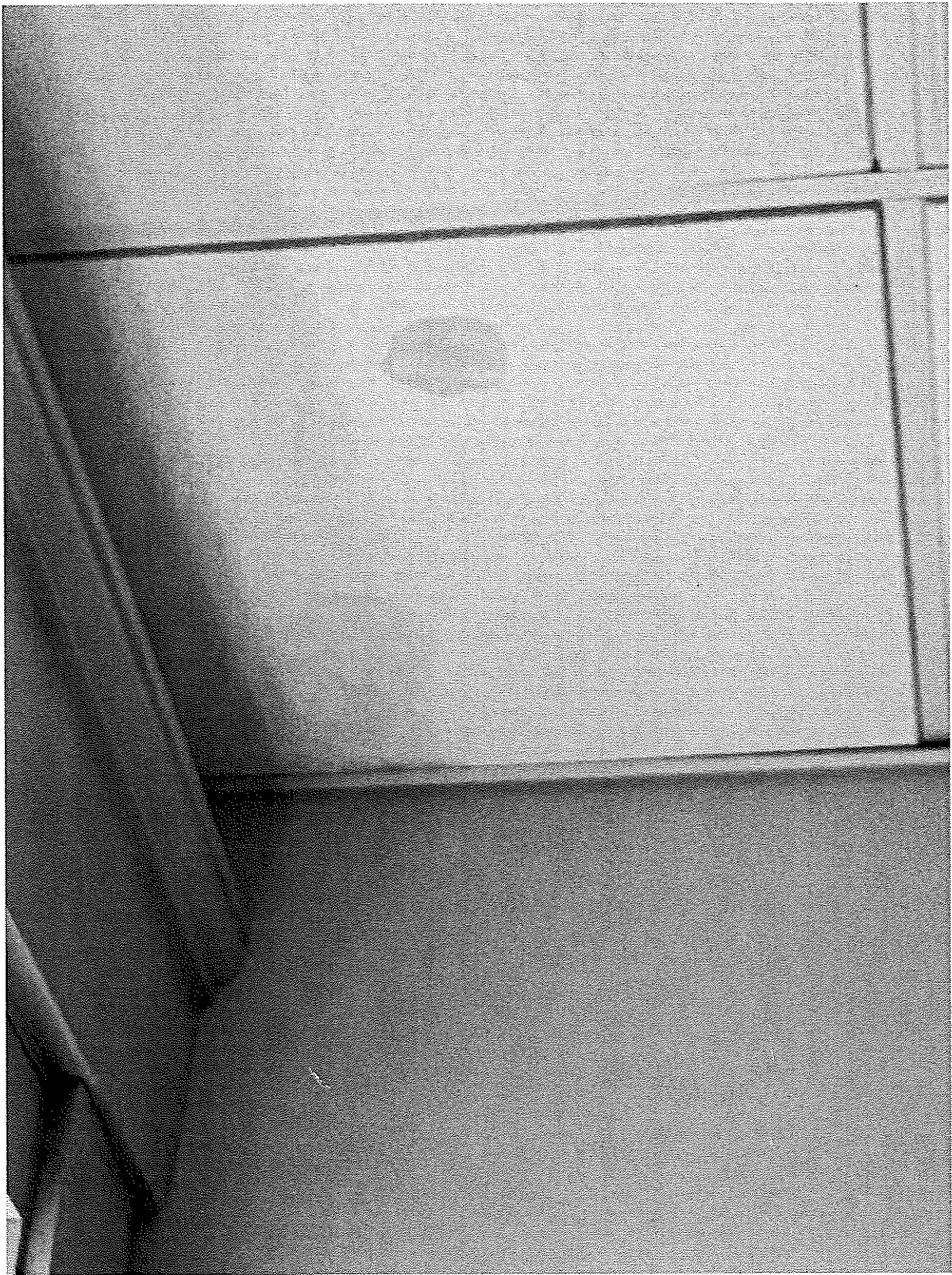




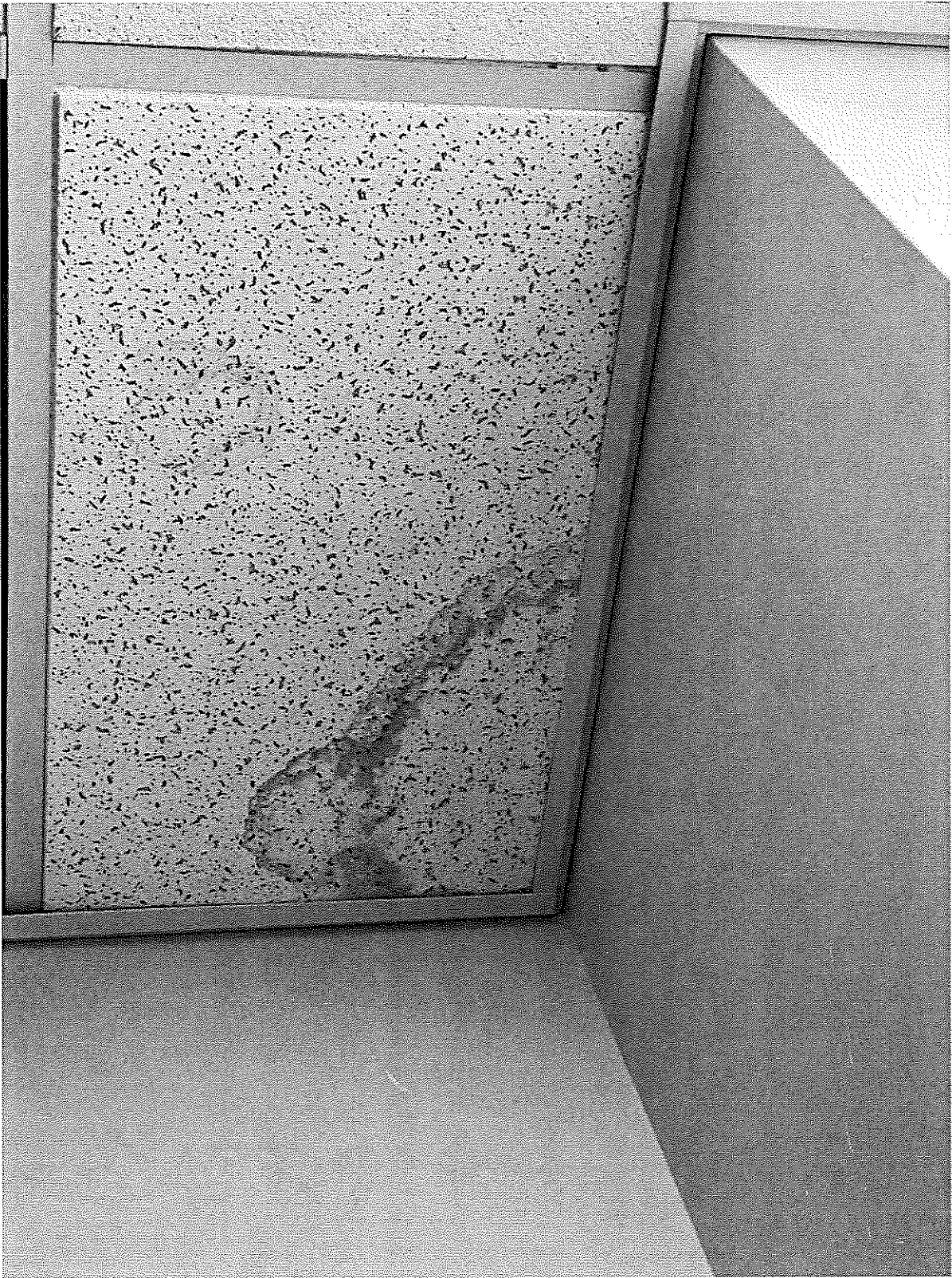


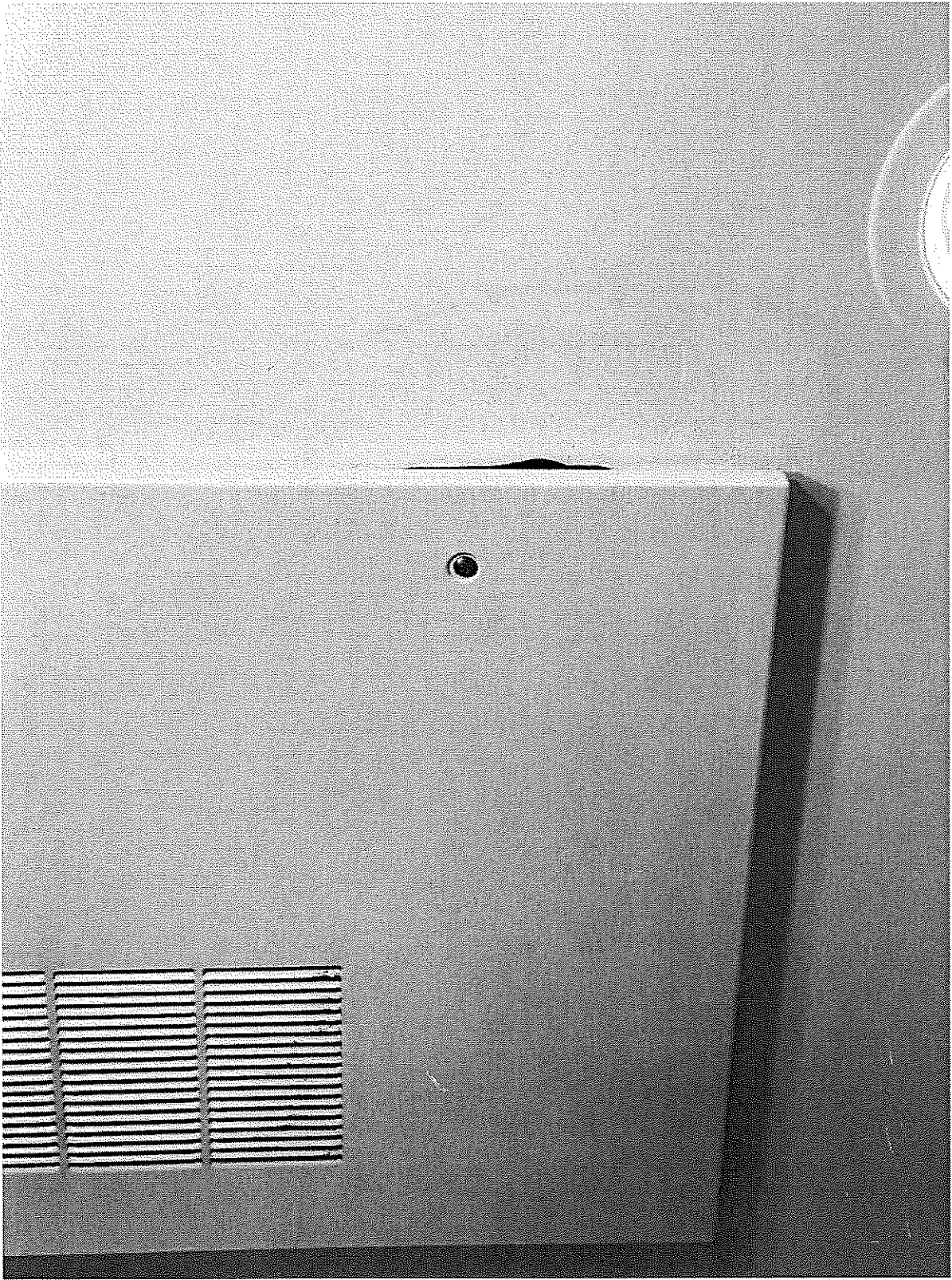












APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Town of Wenham – Town Administration

Sponsoring Organization, if applicable: Wenham Select Board

Mailing address: Wenham Town Hall, 138 Main Street, Wenham, MA 01984

Daytime phone: 978-468-5520 x2 **Email:** mmcgovern@wenhamma.gov

Name of Proposal: Town Hall Security Upgrade Project **Date:** January 11, 2023

RECEIVED

JAN 11 2023

Town of Wenham

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - **Historic Preservation** – Recreation - Community Housing

CPA Funding Requested: \$45,000 **Total Cost of Proposed Project:** \$45,000

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** *This application respectfully asks the CPC to appropriate funds for a Town Hall Security upgrade. What the building currently has is quite out of date. Upgrading the security would allow the Town Hall building to preserve the integrity of its historical structure.*
2. **Community Need:** *The Select Board and Town Administrator have both been steadfast supporters. They, too, see this project as essential for helping to preserve the building’s historical foundation.*
3. **Community Support:** *The Townspeople have a history of supporting the historical preservation of Town Hall. Evidence of this is apparent with the building’s restoration project back in 2006. In addition, debt service has been used in the past to help fund historic preservation projects such as this one.*
4. **Budget:** *Due to the potential harm to public safety by disclosing intricate details of how /where the security upgrades will happen, quotes are available upon request.*
5. **Funding:** *It is the hope of the Town that the full projected costs will be covered in its entirety by the CPC.*
6. **Timeline:** *The project could essentially begin in as little as months if the funds were to be approved. The only “delay” would be finalizing contracts with vendors.*
7. **Implementation:** *The Town Administrators Office will be responsible for carrying out the project. Advice may be given by the Police department, facilities, depot, etc., but ultimately the Town Administrator will see to carrying the job through.*
8. **Maintenance:** *No maintenance is expected, but if this does occur the Facilities department budget could absorb related costs.*

ADDITIONAL INFORMATION


9. **Further Documentation:** *There are supporting documents if requested.*
10. **Feasibility Reports:** *N/A*
11. **Zoning Compliance:** *N/A*
12. **Other Information:** *N/A*

13. **Copies:** Please submit 1 PDF copy of the application to the email address listed above.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name:  _____

Date: 1/11/23 _____

Please submit 1 copies of your completed application and any related supplemental materials to the Town Administrator's Office at the Wenham Town Hall by 1/11/2023.

Email 1 copy of all materials via PDF to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov.

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: _____Albert Dodge Chair Wenham Affordable Housing Trust_____

Margaret Hoffman, AICP Planning Coordinator _____

Sponsoring Organization, if applicable: _____Wenham Affordable Housing Trust_____

Mailing address: _____138 Main Street Wenham, MA 01984_____

Daytime phone: _____978-468-5520 Ext 8_____ Email: _____mhoffman@wenhamma.gov_____

Name of Proposal: _____Wenham Affordable Housing Trust_____

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation **Community Housing**

CPA Funding Requested: \$_____600,000_____ Total Cost of Proposed Project: \$_____N/A_____

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary. **Please see attached narrative**

1. **Goals:** What are the goals of the proposed project? Who will benefit and why? How will success be measured?
2. **Community Need:** Why is this project needed? Does it address needs identified in existing Town plans?
3. **Community Support:** What is the nature and level of support and/or opposition for this project?
4. **Budget:** What is the total budget for the project and how will CPA funds be spent? All items of expenditure must be clearly identified and back-up documentation provided. Distinguish between hard and soft costs. (NOTE: CPA funds may NOT be used for maintenance.) Include a two to five year budget, if appropriate.
5. **Funding:** What funding sources are available, committed or under consideration? Include commitment letters, and describe any other attempts to secure funding for this project.
6. **Timeline:** What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.
7. **Implementation:** Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?
8. **Maintenance:** If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.

WENHAM AFFORDABLE HOUSING TRUST

APPLICATION TO

THE COMMUNITY PRESEVATION COMMISSION

BACKGROUND: The Wenham Affordable Housing Trust was created in 2009 as part of the Town's Housing Production Plan. The creation of the Trust provided the town with a more flexible and responsive method for funding appropriate projects with a dedicated team of trustees who were focused solely on the objective of providing "**for the preservation and creation of affordable housing in the Town of Wenham for the benefit of low and moderate income households**". Over the past years since its inception, the Affordable Housing Trust has been working diligently towards those goals.

The Trust has earmarked or spent just over \$800,000 for the creation of 47 affordable units that have brought Wenham's Subsidized Housing Inventory to 12.8%. This is an impressive accomplishment for a small town like Wenham. Getting Wenham over the State mandated 10% was one of the main goals of the Wenham Affordable Housing Trust Action Plan FY2019-2023. With this goal reached and surpassed, the Trust is in a position to look towards the future to address the housing needs of the Town.

With the start of the construction of Maplewoods Senior Affordable Housing development and the purchase of Stockwell Lane and Friend Court, the Trust's fund will be close to depleted at the end of the fiscal year. The Trust is requesting funds from CPC in order to reestablish and maintain its funds. Therefore, the AHT can act quickly on opportunities as they present themselves, as well as helping to fund future initiatives as outlined in the Affordable Housing Trust Action Plan. In addition, as part of their basic mission, the Trust is investigating ways to support homeowners in Wenham by implementing a variety of programs that would assist with different housing needs. Senior homeowner assistance, first time homebuyers, and unit buy down programs are just some of the areas that are being explored for potential homeowner assistance programs, as discussed in the Community Needs section below.

Wenham is facing potential unprecedented development over the next years as the new MBTA regulations are implemented; potential development of Gordon College land; large tracts of land that are currently protected under Chapters 61, 61A and 61B becoming available for sale. All of these potential development opportunities could result in substantial new units being added to Wenham that could have limited affordability. The Trustees in conjunction with the Select Board and other Town agencies need to be able to act quickly in order to ensure affordable units are created that offset any new development.

GOALS: The goal for this request is to replenish funds that have been expended from the Trust and add funds to help with future initiatives.

COMMUNITY NEED: The Wenham Housing Needs Assessment, completed in 2017, concluded that the town needs rental housing, including for local workers, first-time homebuyer options, handicap accessible units including for older adults and support services integrated into new development. Wenham has made great progress in achieving and surpassing our 10% state required affordable housing goals, with the recent approval of the Maplewoods project, the support of Habitat for Humanity units and creation of single family units incorporated into new developments. But more work needs to be done to ensure that Wenham stays above 10% and responds to the needs identified in our action plan.

COMMUNITY SUPPORT: Both the Trust and the CPC are smart growth tools that allow our town to shape its own development while meeting state requirements. The Community has shown great support for affordable housing through the adoption of the CPC and by majority votes at Town Meeting to support the funding of the Maplewoods Community Housing project and the Habitat for Humanity project with CPC funds. In 2022 Town Meeting voted to support the transfer of \$150,000 of CPA Funds to the Affordable Housing Trust to support trust initiatives.

BUDGET: N/A

FUNDING: Our request is for \$600,000 to replenish the funds expended by the Trust in order to be able to act quickly on opportunities that become available, as well as helping to fund future initiatives as outlined in the Affordable Housing Trust Action Plan. The Trust does not currently receive funding from other sources.

TIMELINE: Our hope is to have funds transferred to the Trust as soon as they become available in FY 2024.

IMPLEMENTATION & MAINTENANCE: The Trust will be responsible for implementing and ensuring that the allocation of any funds under its control follows all of the criteria stipulated under the Community Preservation Act for Community Housing. The Trust is responsible for all funds in its control although the Select Board is required to approve the expenditures. The Trust has implemented affordable deed restrictions on the units in Town that qualify for our SHI to ensure that they remain affordable in perpetuity as a means to protect the interests of the Trust and the Town.

The Trust is aware that the CPC is also active in the creation and preservation of affordable housing in Wenham and appreciates the Committees recommendation for funding affordable projects along with the Trust. Our concern is that appropriation of CPA funds can only happen with a vote of Town meeting which typically in Wenham occurs once a year. If the funds are transferred to the Trust, the funds are more readily available through the year which allows for the Town to act on opportunities as they present themselves. As an example, if chapter land becomes available the Town typically has 60 days to declare their intention under the first right of refusal. This is not enough time for the Town to appropriate and utilize CPA funds, but if sufficient funds are available in the Affordable Housing Trust fund, the Town would be in a better position to negotiate with property owners, if the sites are suitable for affordable housing.

This makes the Affordable Housing Trusts job easier and gives the Town more ability to provide for the housing needs of the community.



Town of Wenham

Town Hall
138 Main Street
P. O. Box 576
Wenham, MA 01984

Zoning Board of Appeals

TEL 978-468-5520 x8

FAX 978-468-8014

January 11, 2023

Town of Wenham
Community Preservation Committee
138 Main Street
Wenham, MA 01984

Dear Committee members:

We are writing to express our strong support for the 2023 Wenham Affordable Housing Trust's application for funding to the Community Preservation Committee. The Trust has done great work since its inception in creating and preserving affordable housing in Wenham and at getting the Town over the 10% state requirement for affordable units. The ZBA has worked with the Trust while permitting the Maplewoods project and we know that the project would not have been successful without the support of the Affordable Housing Trust and the CPC.

Although the Trust has been instrumental in creating enough affordable units to get Wenham over the 10% goal, there is still more work to do. Ensuring that units remain on the SHI and creating housing and programs that will continue to serve the needs of our community are challenges that the Trust will need financial support to undertake. These programs and housing will be essential to the long-term success of the Affordable Housing Trusts mission.

We look forward to continuing our work with the Affordable Housing Trust and ensuring that housing options are available to make our community such a wonderful place to live. The ZBA fully supports the Affordable Housing Trust's charge and urges you to join us by funding their request.

Regards,

Anthony Feeherry
Chairperson
On behalf of the Wenham Zoning Board of Appeals



Town of Wenham

Town Hall
138 Main Street
P. O. Box 576
Wenham, MA 01984

Zoning Board of Appeals

TEL 978-468-5520 x8

FAX 978-468-8014

January 11, 2023

Town of Wenham
Community Preservation Committee
138 Main Street
Wenham, MA 01984

Dear Committee members:

We are writing to express our strong support for the 2023 Wenham Affordable Housing Trust's application for funding to the Community Preservation Committee. The Trust has done great work since its inception in creating and preserving affordable housing in Wenham and at getting the Town over the 10% state requirement for affordable units. The ZBA has worked with the Trust while permitting the Maplewoods project and we know that the project would not have been successful without the support of the Affordable Housing Trust and the CPC.

Although the Trust has been instrumental in creating enough affordable units to get Wenham over the 10% goal, there is still more work to do. Ensuring that units remain on the SHI and creating housing and programs that will continue to serve the needs of our community are challenges that the Trust will need financial support to undertake. These programs and housing will be essential to the long-term success of the Affordable Housing Trusts mission.

We look forward to continuing our work with the Affordable Housing Trust and ensuring that housing options are available to make our community such a wonderful place to live. The ZBA fully supports the Affordable Housing Trust's charge and urges you to join us by funding their request.

Regards,

Anthony Feeherry
Chairperson
On behalf of the Wenham Zoning Board of Appeals

Town of Wenham
Application for Community Preservation Act Funding

1. Application
 - [Application for Community Preservation Act Funding](#)
2. Letters of Support
 - [Hamilton-Wenham Edfund](#)
 - [Board of Hamilton-Wenham Generals Youth Football Program](#)
 - [Hamilton-Wenham Little League](#)
 - [Hamilton-Wenham Youth Boys Lacrosse Program](#)
 - [Hamilton-Wenham Recreation Department Letter to The Town of Hamilton](#)
 - [Hamilton-Wenham Recreation Department Letter to the Town of Wenham](#)
 - [Hamilton-Wenham Youth Soccer Association Board of Directors](#)
3. [Field Design](#)
4. [75% Cost Estimate](#)
5. [Permit Extensions](#)
6. [HWRSD School Committee Meeting Minutes Approved – June 16, 2022](#)
7. [Hamilton-Wenham Regional High School NEASC Accreditation Letter](#)
8. [Hamilton-Wenham Regional High School NEASC Final Report](#)
9. [Expected Future Maintenance Expenses](#)
10. [Costs to Move Teams Off-Site](#)
11. [Town of Hamilton Conservation Commission Minutes – September 27, 2017](#)
12. [Town of Hamilton Conservation Commission Minutes – October 11, 2017](#)
13. [HWRHS Master Plan & Field Assessment – October 8, 2015](#)
14. [Deed – Hamilton-Wenham Regional High School/Middle School Bay Road Property](#)

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: **Kristin Z. Noon, Executive Director**

Sponsoring Organization, if applicable: **N/A**

Mailing address: **132 Main Street, Wenham, MA 01984**

Daytime phone: **(978) 468-2377, ext. 102** Email: **kristin.noon@wenhammusum.org**

Name of Proposal: **A Town Common for Wenham: Fostering Community through Gathering Space**

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: **\$87,255.00**

Total Cost of Proposed Project: **\$122,755.00**

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** What are the goals of the proposed project? Who will benefit and why? How will success be measured?
2. **Community Need:** Why is this project needed? Does it address needs identified in existing Town plans?
3. **Community Support:** What is the nature and level of support and/or opposition for this project?
4. **Budget:** What is the total budget for the project and how will CPA funds be spent? All items of expenditure must be clearly identified and back-up documentation provided. Distinguish between hard and soft costs. (NOTE: CPA funds may NOT be used for maintenance.) Include a two to five year budget, if appropriate.
5. **Funding:** What funding sources are available, committed or under consideration? Include commitment letters, and describe any other attempts to secure funding for this project.
6. **Timeline:** What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.
7. **Implementation:** Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?
8. **Maintenance:** If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.

ADDITIONAL INFORMATION: Provide the following additional information, if applicable.

9. **Further Documentation:** Documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed. It is important to note that entities who cannot demonstrate adequate site control (ie. "Friends of" groups) shall not be eligible to apply for funding.
10. **Feasibility Reports:** Any feasibility reports, renderings or other relevant studies and material.
11. **Zoning Compliance:** Evidence that the project does not violate any zoning by-laws or any other laws or regulations, including environmental, and/or plans to obtain necessary approvals.
12. **Other Information:** Any additional information that might benefit the CPC in consideration of this project.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.



Applicant Name:
Kristin Z. Noon, Executive Director

Date: January 11, 2023

The application deadline for the 2023 Annual Town Meeting will be **Wednesday, January 11, 2023 at 4:00 pm at the Town Administrator's Office.** Applicants must submit 1 hard copy and 1 copy electronically to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov

Application for Community Preservation Act Funding

Submitted by: Wenham Historical Association and Museum, Inc.

(d/b/a Wenham Museum)

A Town Common for Wenham:

Fostering Community through Outdoor Gathering Space

The Wenham Museum celebrates childhood, interprets history, and explores culture for the enrichment of all generations. The Museum contains a microcosm of Wenham's history in one place, engaging multigenerational members and visitors through thought-provoking learning experiences that connect the past, present, and future in a welcoming and inclusive environment. For 100 years, Museum volunteers, staff, and community members have collected and preserved countless objects, textiles, and historic documents in order to inspire future generations.

Situated in the historic district in the heart of Wenham, the Museum's grounds have become a gathering place for visitors and non-visitors alike to relax, picnic, and enjoy group activities together. This project will provide a focal point for community and an attractive enhancement to the downtown for visitors. The Museum plans to redesign its grounds in order to create a comfortable downtown Common for residents and Museum visitors alike to enjoy. By beautifying and enhancing the character of the downtown with native plantings, school and public programming will be enhanced by gardens that help to interpret the historic house and better illustrate the way that people lived in Wenham in centuries past. Pending approval by the Historic District Commission (HDC), the project will also install fencing that mirrors the white picket fencing at the Tea House and other historic homes, thereby creating a safe, fenced-in area for families and children to enjoy.

The project includes a new 500-square-foot brick patio on the Main Street side of the Clafin-Gerrish-Richards House, with 24 linear feet of seating wall installed on the corner of the new patio, enhanced with a New England fieldstone veneer. The patio will also include low voltage lighting.

The front entry walkway will be redesigned to include standing areas adjacent to the parking lot and in front of the entrance door, all in the original brick. Eight-foot long seating walls will be built on both sides of the front door, featuring fieldstone veneer, bluestone caps, and low voltage lighting.

The new walkway will be flatter to improve accessibility and will facilitate the clearance of snow and ice. All of the existing engraved bricks will be removed and reinstalled, in addition to new engraved bricks which will be sold as sponsorships to generate additional funding. Low voltage lighting will be incorporated into the walkway for both safety and aesthetic enhancement.

New white picket fencing will surround the Museum property, bordering the Main Street sidewalk and Town Hall parking lot. The picket fence will include a 10-foot-wide double gate. Low voltage lighting will highlight the inside of the picket fence by the parking lot and the Main Street entryway corner.

The landscaping will feature a reworking of the ornamental garden beds, plus new native plantings of flowers, vegetables, and herbs, and low voltage lighting for beautification by day and nighttime. New drip irrigation in the planting beds and lawns will draw water from the storm water cistern that was installed in 2020.

1. Goals:

Through this project, the Museum seeks to enhance its exterior appearance, safety, accessibility, and educational outreach. The new outdoor spaces will help foster community in the downtown by providing an attractive gathering place, or Common, for its residents and visitors. This project will help beautify and enhance the character of Wenham, creating a wonderful first impression upon arriving in town. The new landscaping will provide a comfortable and enjoyable space for outdoor educational programs and community events for children and adults. Success will be measured by tracking visitation numbers, social media interactions, surveys, and volunteer, staff, and visitor feedback.

2. Community Need:

At the center of the Town of Wenham, this project will provide a safe and attractive outdoor gathering place for residents and visitors alike. Groups like the Junior Garden Club can use the space to meet and learn about the native plantings, all while helping to maintain the new gardens. The Museum will also be running the Wenham Tea House Summer Camp starting this summer, and the enhanced grounds and safety fencing will become a feature of the program. Overall, the community still needs this 100-year-old institution as a preserver of local character and history, and as an educational and engaging destination for area families and history enthusiasts. This project will create a significant and much-needed milestone for the Museum's 100th anniversary this year.

3. Community Support:

Historically, the Wenham Museum knows that the community supports the institution and the continued preservation of its collection and other historic resources, such as the Claflin-Gerrish-Richards House. It also values the Museum's ability to foster a welcoming and comfortable environment for visitors of all ages. In recent years (pre-pandemic), the Museum has served as many as 35,000 visitors per year. Visitation numbers have started to recover, and these exterior enhancements will help draw visitors back to the Museum.

4. Budget

The attached Exhibit A provides an itemized listing of all work to be performed as part of this project. There will be no soft costs. The Wenham Museum will continue to work with Donahue Lawncare, a proven local landscaping company whose previous projects for the Museum have come in within budget.

5. Funding

This grant would provide the bulk of the funding for the project. The remainder of the funds needed will be obtained through private philanthropy and naming opportunities, including the sponsorship sales seating, picnic tables, and engraved bricks for the new patio and walkway. The Community Preservation Committee and the people of the Town of Wenham, however, possess the greatest capacity to support this project for the benefit of the Town and the wider public. The Wenham Museum hopes that the Committee will lead the charge by recommending this project for funding and approval at Town Meeting.

6. Timeline

Should funding be recommended by the Committee and voted upon favorably at Town Meeting, the Wenham Museum expects this project to take place in late August to early September 2023, or in May 2024, during the Museum's quiet periods. The entire project should be completed within 4- 6 weeks, with minimal disruption to the downtown. The timeline for expenditures will include 3-4 invoices, including a deposit, over a 60-day period.

7. Implementation

This project will take place under the direction of the Museum's Executive Director, Kristin Noon. During her tenure, Ms. Noon has managed many large enhancement projects, and presently oversees all facilities-related vendors. The landscaping vendor, Donahue Lawncare, has a proven record of completing projects on time and within budget, for the Museum and other clients.

8. Maintenance

Ongoing maintenance of the project will be funded by the Museum's regular operating budget. No part of this grant will be used to provide maintenance for the project.

9-11. Further Documentation, Feasibility Reports, and Zoning Compliance

These are all available upon request from Ms. Noon.

12. Further Information

The Wenham Museum urges the Community Preservation Committee to continue its support of the Wenham Museum by recommending this project for funding at Town Meeting. The support of the people of Wenham has been integral in supporting the Museum's mission to steward our heritage, educate the public, and provide opportunities for families to learn together.

Any investment in the Wenham Museum goes a very long way. The institution has a well-developed ability to maximize limited available resources and to identify must-have needs.

The Wenham Museum is happy to provide any additional information the Committee may request or to answer any additional questions that may assist the Committee in its review.

Donahue Lawncare
 98 Locust St.
 Danvers, MA 01923 US
 978-869-4256
 donahuelawncare@gmail.com

Estimate

ADDRESS
Wenham Museum C/O Kristin Noon 132 Main St. Wenham, MA 01984

ESTIMATE #	DATE	
1047	01/03/2023	

SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
misc	Approximately 500 square foot patio area on the main street side of the Claflin/Richards house	1	15,000.00	15,000.00
misc	Approximately 24 linear feet of seating wall installed on the corner of the new patio, made of CMU block, New England fieldstone veneer and bluestone cap incorporating a working hand made fieldstone veneer outdoor fireplace hearth and outdoor low voltage lighting	1	17,080.00	17,080.00
misc	Replace front entry walkway. Incorporated in new entryway will be a standing area adjacent to the parking lot, walkway, patio like standing area in front of door totaling approximately 500 square feet of engravable brick. 2 quantity 8 foot long seating walls made from CMU block with fieldstone veneer and bluestone cap to border front entry way on each side of front door. Low voltage outdoor lighting to be incorporated into walkway and seating walls.	1	21,120.00	21,120.00
misc	Approximately 24 linear feet of 2 foot high seating wall made of CMU block, fieldstone veneer, bluestone cap and low voltage lighting to be located inside the picket fence in the parking lot/mains street entryway corner	1	5,480.00	5,480.00
misc	Approximately 90 feet of 6 foot privacy fence bordering neighboring property. Approximately 180 feet of 3 foot high picket fence bordering main street sidewalk and town hall parking lot. Picket fence to include 10 foot wide double gate.	1	10,125.00	10,125.00
misc	Miscellaneous landscaping to include reworking of ornamental garden beds, hydroseeding of disturbed areas, new plantings, signage and various low voltage lighting	1	14,200.00	14,200.00
misc	Install drip irrigation in planting beds and lawn irrigation which will draw water from the storm water cistern installed in 2020	1	4,250.00	4,250.00

Estimate based off Wenham Museum Preliminary Study Sketch drawn by
Landscape Design Group, LLC 29 July 2022

TOTAL

\$87,255.00

Accepted By

Accepted Date

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING
Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Open Space and Recreation Committee, Ernest Ashley, Chair

Sponsoring Organization, if applicable: Town of Wenham, Open Space and Recreation Committee

Mailing address: Attn: Kate Mallory, Open Space Coordinator, Town Hall, Wenham, MA 01984

Daytime phone: (978) 468-5520 Ext. 8 Email: KMallory@wenhamma.gov

Name of Proposal: West Wenham Park, Community Gathering Place

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: \$ 125,000 Total Cost of Proposed Project: \$ ~800,000

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** *What are the goals of the proposed project? Who will benefit and why? How will success be measured?*

Goals of the OSRC for the West Wenham project were established through community input. The Open Space and Recreation Plan established in 2019 lists GOAL 3: "To provide and maintain facilities and resources for active recreation and opportunities for all residents". This goal was to be implemented by the Objective Statement: "Improve and maintain existing parks and playgrounds to provide a mix of uses for a broad range of needs and interests, including all age groups and people with disabilities. Specific Actions identified included: "Identify locations and install additional amenities at parks, including bicycle amenities (racks, air pumps, fixit stations), picnic areas, landscaping, benches, and public art". The goal of this CPC application is to secure CPA funding for part of the improvements planned for the West Wenham Higginson Park (WWHP), specifically for a pavilion shelter structure and picnic facilities to support increased use of and community gatherings at the WWHP.

2. **Community Need:** *Why is this project needed? Does it address needs identified in existing Town plans?*

As noted above: revitalization of enhancements to public park facilities was identified through committee research and community input as a community need. West Wenham Higginson Park (WWHP) is an underutilized town-owned facility playground/park facility with a lot of potential. The West Wenham area is underserved in terms of public facilities and recreation areas. It also abuts the Cedar Pond Audubon Property, providing trail access to a significant open space. There are no equivalent outdoor sheltered gathering places and picnic facilities at any of the other town owned parks.

3. **Community Support:** *What is the nature and level of support and/or opposition for this project?*

As noted above, Community Support was identified through public information and opinion gathering sessions. In addition, the OSRC previously requested funds for a feasibility study of the underutilized WWHP. At that time, letters of support were provided by the Planning Board, Conservation Commission, and Town Clerk. Of note is an additional letter of support from the Massachusetts Audubon Society that owns the adjacent Cedar Pond Sanctuary and is in the process of enhancing the trail network and community access there.

community access there.

4. **Budget:** *What is the total budget for the project and how will CPA funds be spent?*

The total project costs for revitalization of the WWHP were estimated by the BSC Group in 2021 at ~\$725,000. Due to inflation, the budget has now been adjusted to ~\$800,000. The feasibility study identified items required for general improvements and American Disabilities Act compliance as well as a list of potential enhancements. \$125,000 of CPC funds are requested for a specific aspect of the project; the creation of a community gathering space with shelter and picnic facilities.

5. **Funding:** *What funding sources are available, committed or under consideration? Include commitment letters and describe any other attempts to secure funding for this project.*

\$20,000 has been awarded under the State funded 7008-1116 Local Economic Development Project Earmarks for improvements to West Wenham Higginson Park. The OSRC applied for a portion of the Town of Wenham's American Recovery Plan Act (ARPA) funds and was awarded \$176,000. Those funds will be applied to the infrastructure aspects of the project: entrance improvements, parking, drainage reconstruction, pavement to the upper surfaces for Americans with Disabilities Act (ADA) accessibility and compliance, etc. We have requested funding for sport court rehabilitation and pump track construction in the 2023 Town Budget to be voted on at town meeting. We expect that the remaining elements can be accomplished with a combination of fundraising efforts, donations, in-kind services, and volunteer effort.

6. **Timeline:** *What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.*

Using the ARPA funds recently awarded, all of the necessary infrastructure elements could be completed in FY 2024 probably in the Fall of 2023. The construction of the CPC funded pavilion and picnic areas would be independent of any other construction element and could be completed upon release of CPC funding. The renovation of the sports courts and construction of the pump track would occur as soon as the town budget was approved and a contractor could be retained.

7. **Implementation:** *Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?*

Kate Mallory, the Conservation & Open Space Coordinator for the Town of Wenham, would be in charge of awarding and monitoring the completion of the work. Direct: (978) 468-5520 Ext. 8
She will be assisted by Ernest Ashley, Chair of the OSRC. Cell: (978) 979-8444.

8. **Maintenance:** *If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.*

The aspects of the WWHP that we are asking for CPC funds (pavilion, picnic tables, grills) will be self-sustaining and not require routine maintenance. There will be some maintenance of the park for cleanliness for which the OSRC envisions a Friends of the WWHP to provide for general upkeep and Wenham DPW to provide services and upkeep similar to other town parks.

ADDITIONAL INFORMATION: Provide the following additional information, if applicable.

9. **Further Documentation:** *Documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed. It is important to note that entities who cannot demonstrate adequate site control (i.e., "Friends of" groups) shall not be eligible to apply for funding.*

The WWHP property is owned by the Town of Wenham.

10. **Feasibility Reports:** Any feasibility reports, renderings or other relevant studies and material.

A professional feasibility study was conducted by the BSC Group. This excellent effort evaluated the existing conditions, items and issues to be addressed for ADA compliance and identified a list of potential enhancements that were reviewed by the OSRC and input was sought from the community through an advertised survey. An economical set of features was identified and recommended for funding including a pavilion and picnic gathering area. The Feasibility Study is available electronically through the following link: [West Wenham Park Feasibility study \(arcgis.com\)](http://WestWenhamParkFeasibilitystudy(arcgis.com))

11. **Zoning Compliance:** Evidence that the project does not violate any zoning by-laws or any other laws or regulations, including environmental, and/or plans to obtain necessary approvals.

The WWHP property is already being used as a park. The planned enhancements are consistent with its current use. The specific design elements, when finalized, will require permitting and approvals through the Conservation Commission and Planning Board. We do not anticipate any issues or conditions that would adversely impact the project.

12. **Other Information:** Any additional information that might benefit the CPC in consideration of this project.

Please review the existing conditions, initial concepts and proposed plan in the attached electronic Feasibility Study: [West Wenham Park Feasibility study \(arcgis.com\)](http://WestWenhamParkFeasibilitystudy(arcgis.com))

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name:

Ernest C. Aubrey
OSRC Chair

Date:

11/9/2023

The application deadline for the 2023 Annual Town Meeting will be Wednesday, January 11, 2023 at 4:00 pm at the Town Administrator's Office. Applicants must submit 1 hard copy and 1 copy electronically to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mmcgovern@wenhamma.gov



COMMUNITY PAVILION



GAGA PIT



MEADOW EDGE PATH



UNIVERSAL ACCESSIBILITY



OUTDOOR FITNESS EQUIPMENTS



PUMP TRACK



GREEN INFRASTRUCTURE

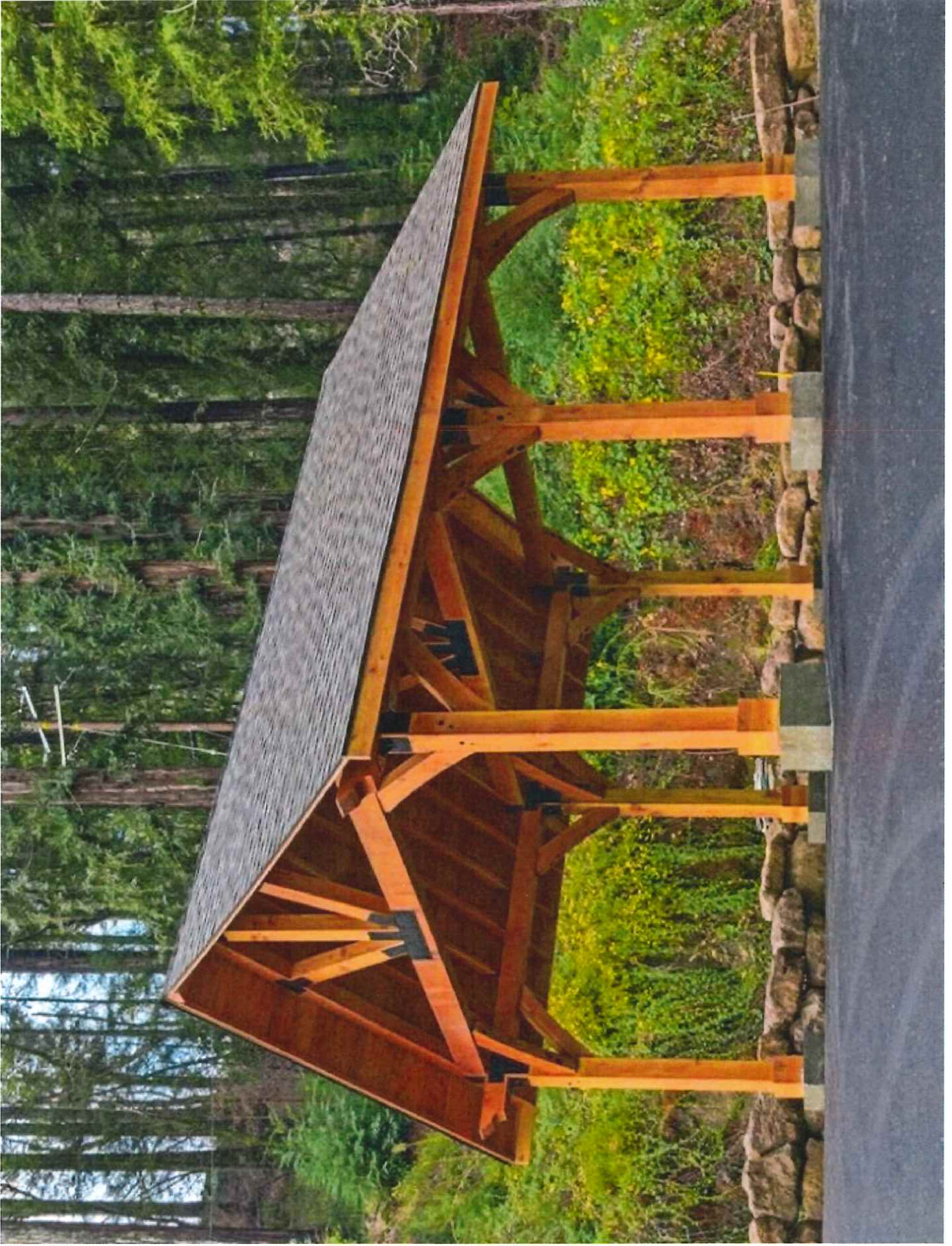


NATURE PLAY



PICKLE BALL & INFORMAL COURT GAMES

CONCEPTUAL DIAGRAM PREFERRED COMPOSITE DESIGN
 HIGGINSON BICENTENNIAL PARK - WENHAM, MA
 JANUARY 27, 2022



Example of a community pavilion

\$20,000 obtained by the State



[Home \(/summary/fy23/\)](#) > [Enacted Budget \(/summary/fy23/enacted\)](#) >

[Housing & Economic Development \(/summary/fy23/enacted/housing-and-economic-development\)](#) >

[Massachusetts Marketing Partnership](#)

[\(/summary/fy23/enacted/housing-and-economic-development/massachusetts-marketing-partnership\)](#) >

[7008-1116 \(/\)](#)

7008-1116

Local Economic Development Projects Earmarks

For the commonwealth's local economic development projects; provided, that not less than \$75,000 shall be expended as a grant to the Fall River Fire Museum, Inc.; provided further, that not less than \$300,000 shall be expended for the Women's Suffrage Celebration Coalition of Massachusetts, Inc.; provided further, that not less than \$60,000 shall be expended to the Chinese Cultural Connection in the city of Malden for improvements to information technology infrastructure; provided further, that not less than \$100,000 shall be expended for improvements to parks and open spaces in the city of Malden; provided further, that not less than \$200,000 shall be expended for maintenance and improvements to the Westerly Burial Ground located in the West Roxbury section of the city of Boston; provided further, that not less than \$250,000 shall be expended for a grant program to support youth sports nonprofit programs that primarily serve low-income or marginalized students and seek to foster improved outcomes in physical health, mental well-being, school participation and sense of community; provided further, that not less than \$150,000 shall be expended to the Charles River Regional Chamber, Inc., in coordination with the Brookline Chamber of Commerce, Inc. and the Wellesley Chamber of Commerce, Inc., to provide grants to independent restaurants located in the city of Newton and the towns of Brookline and

support its FIT Body and Soul Program and its work that empowers individuals to adopt healthier lifestyles; provided further, that not less than \$15,000 shall be expended for Rebel Cause, Inc., to support the InnerVizion Empowerment Center in the city of Springfield; provided further, that not less than \$37,500 shall be expended to the town of Kingston for modifications to the community center for compliance with the Americans with Disabilities Act; provided further, that not less than \$35,000 shall be expended to the town of Pembroke for repairs to the Lydia Drake Library; provided further, that not less than \$75,000 shall be expended for upgrades at Jordan park in the town of Lynnfield, including additional playground equipment, trees and benches; provided further, that not less than \$20,000 shall be expended to the Three Saints, Inc. in the city of Lawrence to support community services and promote Italian heritage; provided further, that not less than \$15,000 shall be expended to Debbie's Treasure Chest, Inc. in the city of Lawrence to provide aid and support to disadvantaged and at-risk families in the Merrimack Valley; provided further, that not less than \$15,000 shall be expended to Firehouse Center for the Arts in the city of Newburyport; provided further, that not less than \$25,000 shall be expended for the Skating to Success, Inc. program in the Charlestown section of the city of Boston; provided further, that not less than \$25,000 shall be expended for repairs to the parking lot at town hall in the town of Georgetown; provided further, that not less than \$15,000 shall be expended for planning related to water infrastructure and commercial development projects in the town of Groveland; provided further, that not less than \$30,000 shall be expended for the planning, design, engineering and construction of sidewalks and pedestrian safety improvements in the town of West Newbury; provided further, that not less than \$50,000 shall be expended for information technology improvements at the Rose Baker Senior Center in the city of Gloucester; provided further, that not less than \$20,000 shall be expended for geographic information system updates, including Pictometry, in the city of Gloucester; provided further, that not less than \$40,000 shall be expended for an industrial park expansion feasibility study to be conducted by the Gloucester Economic Development and Industrial Corporation; provided further, that not less than \$20,000 shall be expended for the planning, design and construction of improvements to the West Wenham park in town of Wenham; provided further, that not less than \$200,000 shall be expended for building refurbishments for the library in the town of Dighton; provided further, that not less than



TOWN OF WENHAM
MASSACHUSETTS

ORDERED: That the following described land and or rights in land including trees owned by the Massachusetts Audubon Society, Inc., South Great Road, Lincoln, Massachusetts 01773, be and hereby is taken in fee by right of eminent domain by the Town of Wenham for playground and recreational purposes:

A parcel of land in the Town of Wenham, Essex County, Commonwealth of Massachusetts, situated on the northeasterly side of Topsfield Road, bounded and described as follows:

NORTHWESTERLY and WESTERLY: by land of William O. and Katherine S. Nichols on three courses of ninety-six and 13/100 (96.13) feet, one hundred twenty-seven and 64/100 (127.64) feet, and two hundred eighty-three and 15/100 (283.15) feet, respectively;

NORTHERLY: by land of Christine M. McDonald on two courses of two hundred five and 30/100 (205.30) feet and fifty-one and 93/100 (51.93) feet, respectively;

EASTERLY and SOUTHEASTERLY: by land of the Massachusetts Audubon Society, Inc. on four courses of one hundred seventy-three and 79/100 (173.79) feet, one hundred ninety-two and 83/100 (192.83) feet, fifty-four and 20/100 (54.20) feet, and two hundred fourteen and 82/100 (214.82) feet, respectively;

SOUTHWESTERLY: by Topsfield Road, two hundred forty (240) feet.

All of said measurements being more or less and containing 3.158 acres, more or less.

BK6300 PG298

Order of Taking - Mass. Audubon Society, Inc. - Town of Wenham page 2

Said premises being more particularly described in a plan entitled "Plan of Land in Wenham prepared for Town of Wenham" prepared by Essex Survey Service, Inc. and dated October 25, 1976, the same being recorded in the Essex South Registry of Deeds, Plan Book Plan

Said premises being a portion of land given to the Massachusetts Audubon Society, Inc., consisting of 132.99 more or less acres, under the Will of Francis L. Higginson.

BE IT FURTHER ORDERED that damages in the amount of eight thousand four hundred (\$8,400) dollars be awarded.

ADOPTED NOVEMBER 16, 1976.

BOARD OF SELECTMEN OF THE
TOWN OF WENHAM

Marjorie A. Davis
Marjorie A. Davis

A. Winslow Dodge
A. Winslow Dodge

Norman R. Durkee
Norman R. Durkee

Attest:

Olga B. Casanova
Town Clerk

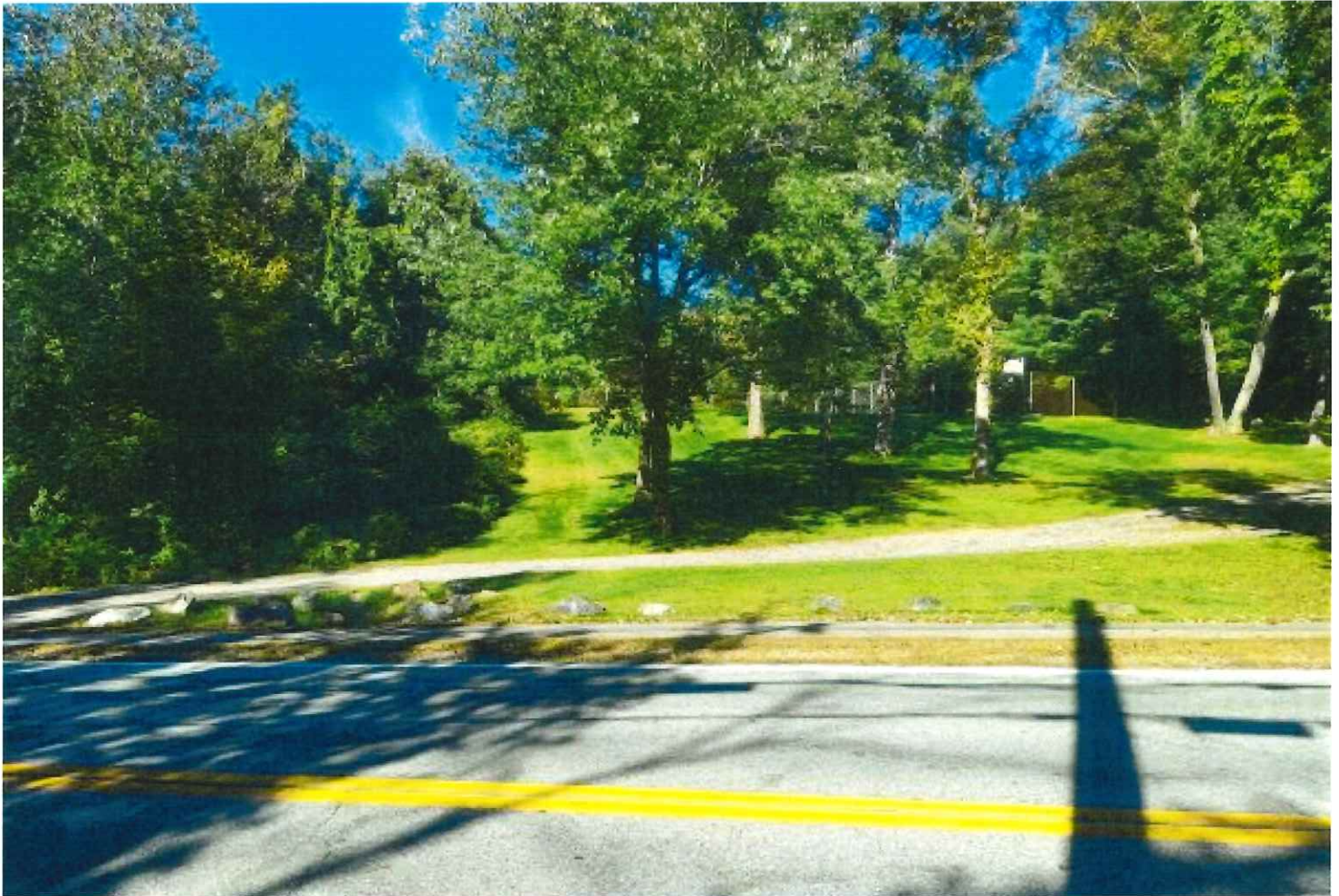
ESSEX SS. RECORDED Nov. 19, 1976 36M. PAST 9 A.M. INST. # 57

West Wenham Park Feasibility study

Be a part of the park

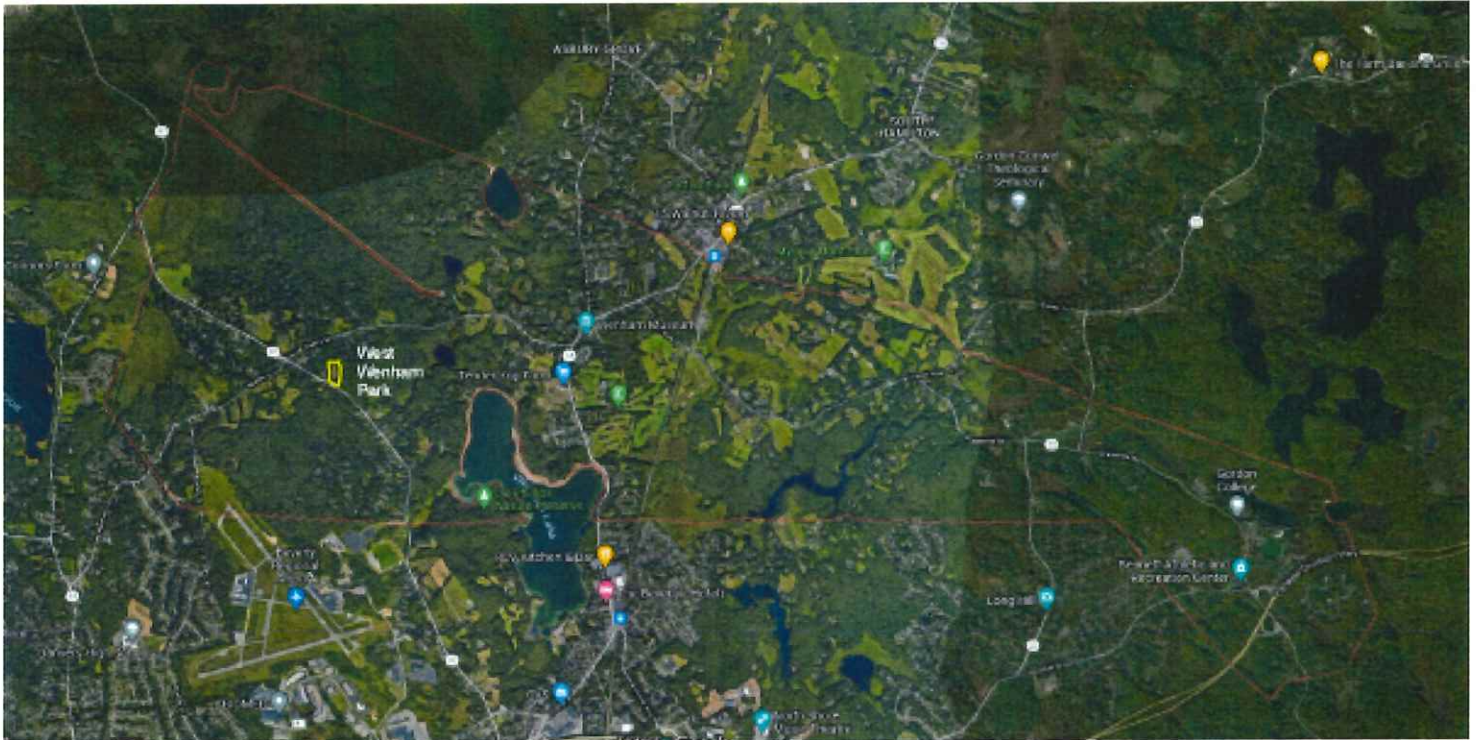
BSC User

October 20, 2021



The Town of Wenham and the Open Space and Recreation Committee (OSRC) has identified a need for improvements at the West Wenham Playground, a.k.a. Higginson Bicentennial Playground. The site is a 3.4 acre area located along Route 97 (Topsfield Road), and is adjacent to the 130 acre Mass Audubon Society Higginson Estate property.

The following will give you some background information on the park describe the process the OSRC has completed to develop a community driven design and site program for the park.



The West Wenham Park is an underutilized site relative to the Hamilton / Wenham recreation department programs. Most formal recreation occurs at the schools, town center, Pingree Park, and Patton Park where facilities, space, and visibility create a critical mass of activity.

In this study we explore how WWP's unique qualities can make it a celebrated destination.

[Rec. Department Link](#)



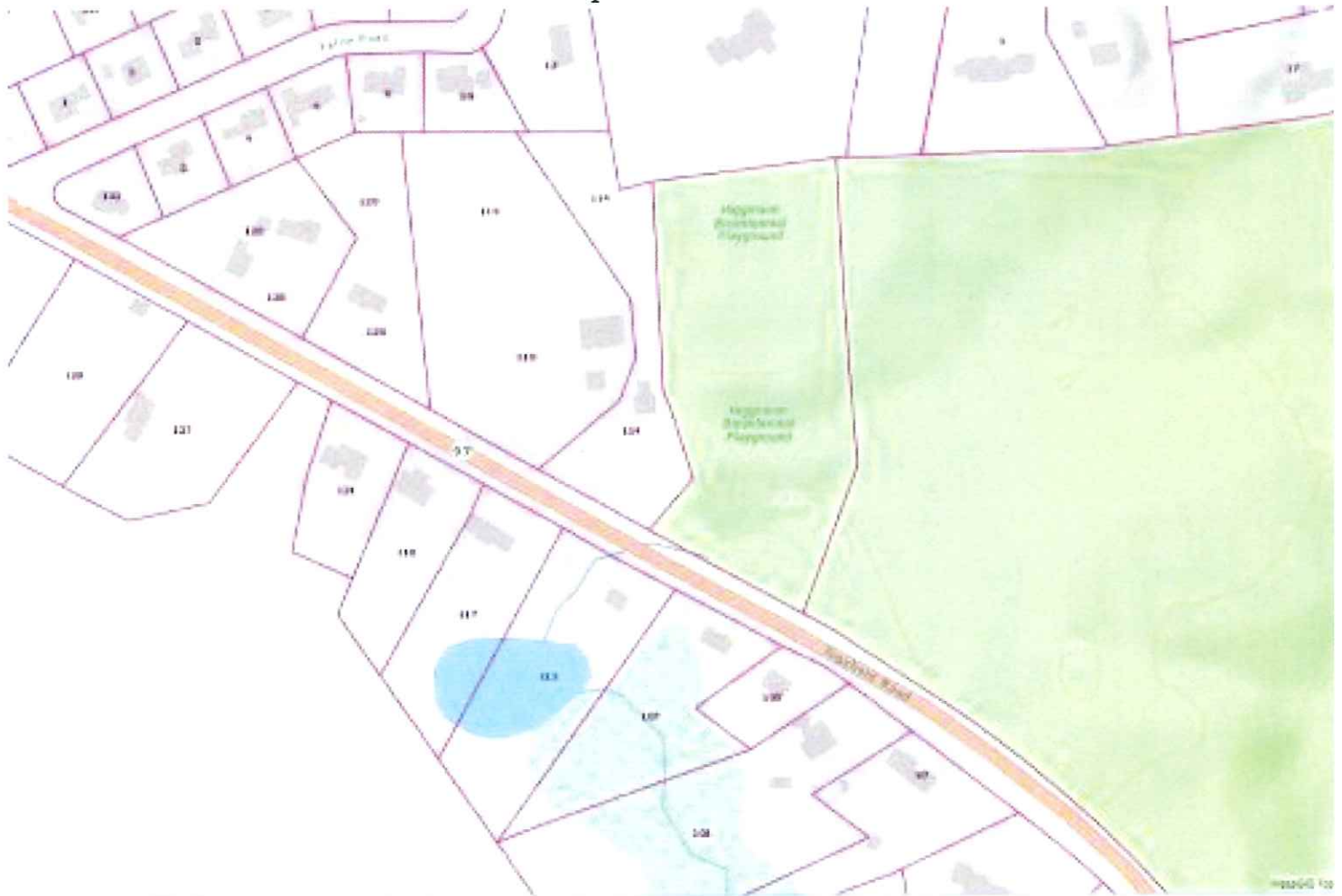
The existing amenities at the park include a practice youth soccer field, basketball court, and a tennis court.

Through the site inventory and analysis phase, it has been determined that there are many constraints at the park. The following list provides insight into some of the existing challenges that must be designed for in the future:

- Parking is limited to a gravel drive, and no accessible spaces have been provided.
- Park access and internal circulation are not paved, and ADA "Universal" access has not been provided.
- Fields are not irrigated, limiting how heavily they can be used.
- Waterlines are disconnected.
- Drainage is present but in disrepair. The site drains into the wetland area across the street watershed of the Wenham

reservoir which must be protected.

- Electrical power does not extend to the site but is available from the street.
- Sloped portions of the site reveal ledge which limit feasibility of some changes.
- The parcel to the north is Audubon conservation land with trails connecting to the park. The park is bordered by residential and office space.



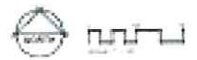
The lower reach of the park is within the Surface Water Protection Overlay for Wenham Lakes Watershed and connects to a small pond and wetlands. There are no listed ecological or special habitat resources at the park, but its significance is increased by the connection to the Cedar Pond Wildlife Sanctuary.

Consequently, potential uses are not environmentally limited, but should be sensitive to the surrounding resources and

include Nature Based Solutions and habitat management techniques to the extent feasible.



CONCEPTUAL DIAGRAM



The study evaluated the characteristics of the site for a comprehensive assessment of current conditions to inform recommendations for the future improvements to the park.

The OSRC wants to maximizing the value of the site to the community. Options discussed range from basic accessibility and restoration of existing amenities to the feasibility of a dog park, neighborhood playground, or new specialty recreation venue.



Per the findings of the study here are some ideas of what sports could be accommodated at the park:

- Basketball
- Roller Hockey
- Handball
- Futsal (court soccer)
- T-ball

Non-program activities or features that could happen here:

- Playground
- Dog run
- Adult fitness equipment
- Skate park
- Splash pad
- Mountain bike pump track

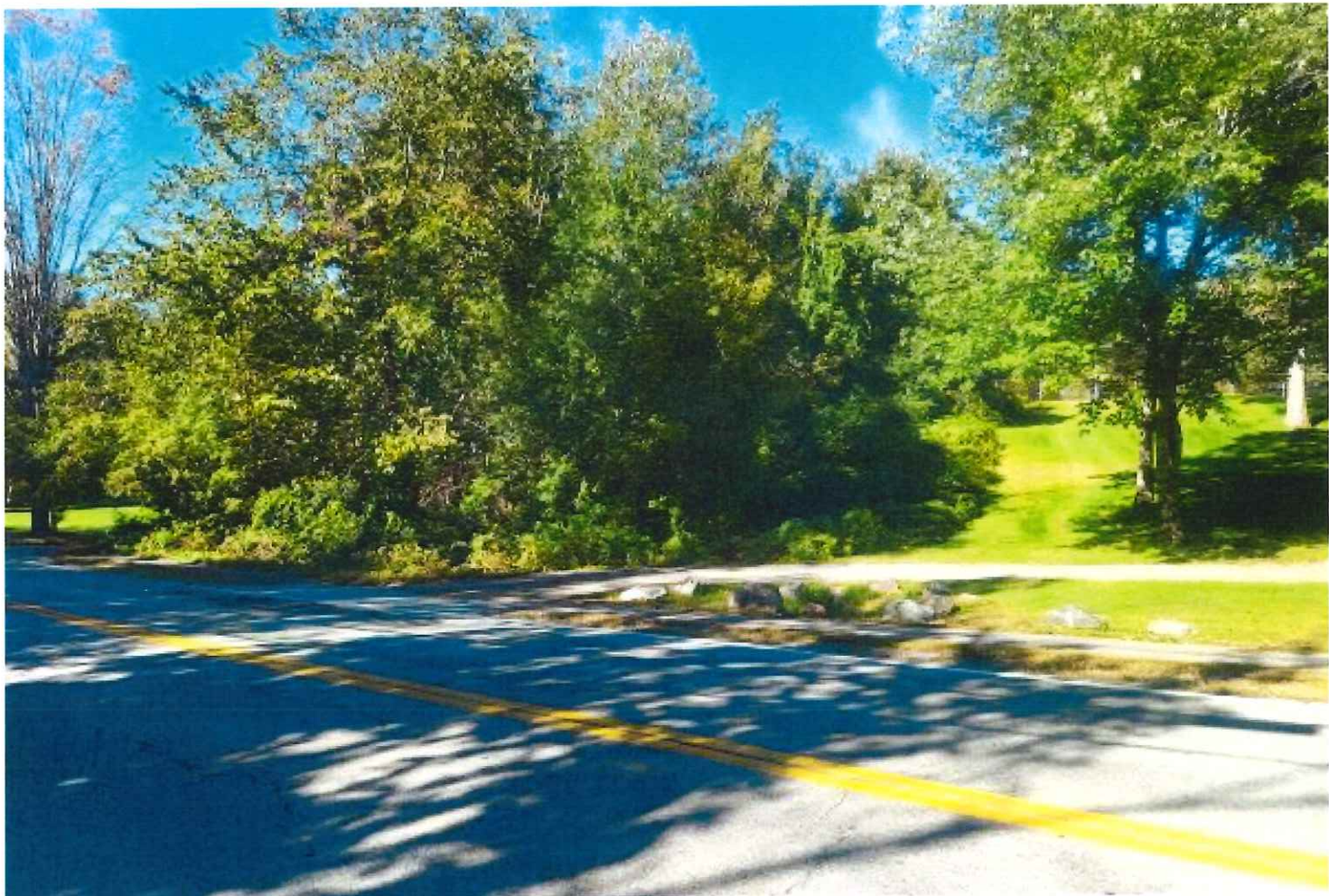
- Event gathering pavilion / picnicking
- Gaba ball
- Sledding
- Other court games

Things that will not work on this site:

- Soccer over U10
- Softball / baseball
- Cricket
- Lacrosse
- Football
- Team sports requiring significant parking / irrigation

Things that are required or desirable to make use of the park more worthwhile. The basic site amenities under consideration are the following:

- Traffic Safety
- Parking
- Accessibility/ paths
- Drainage improvements
- Species management
- Site lighting / sport lighting
- Water utilities / irrigation*
- Bathroom / temp bathroom pad
- Waste management



Now we'd like to show a short photo tour to remind you what the park looks like today.

The entry drive is difficult to access and poorly marked to identify it as a public park. There are steep slopes between the road and the active play areas.

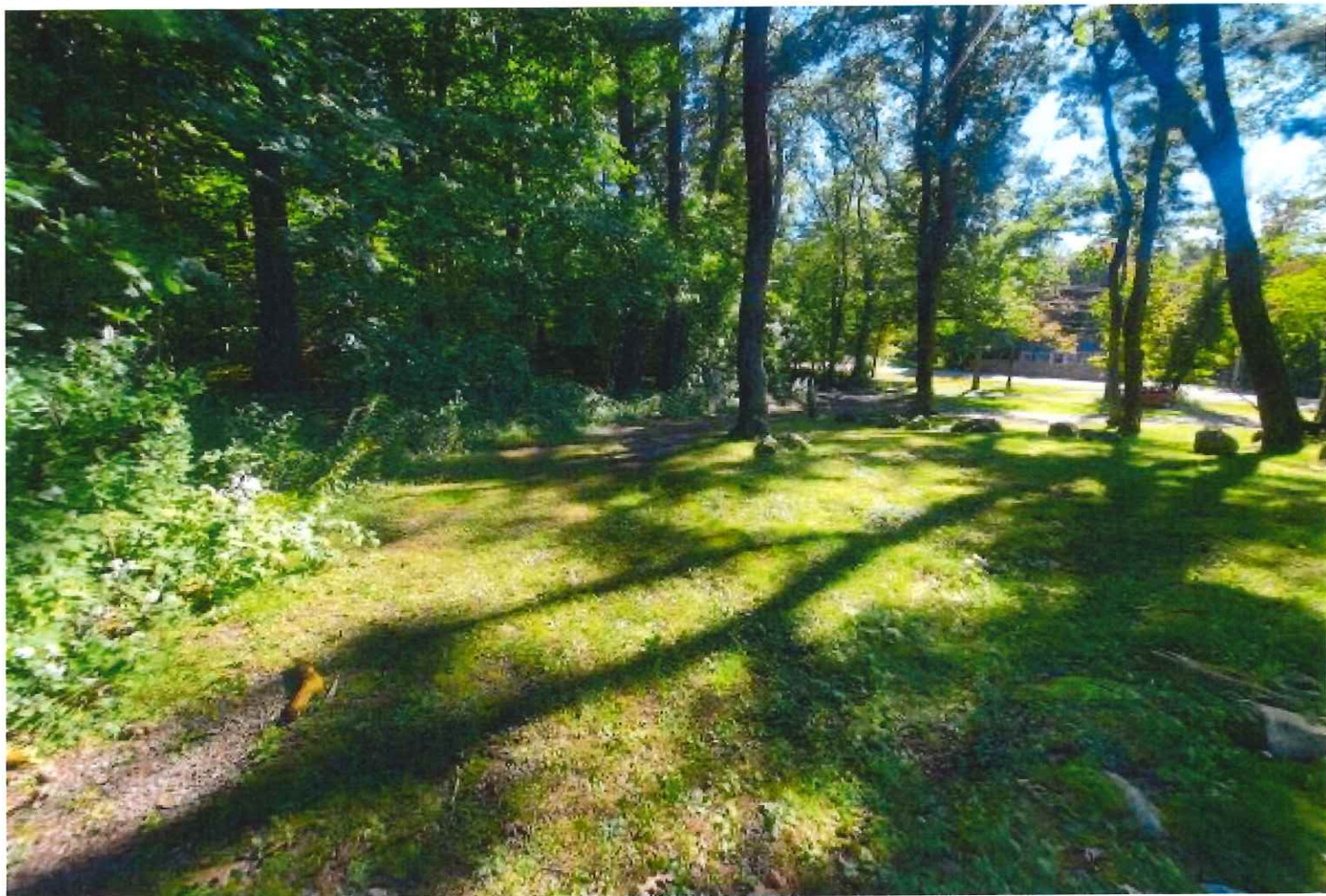


The basketball and tennis courts are useable, but in poor condition. They aren't universally accessible and don't meet current dimensional standards.

Courts are also available at other sites where they are used as part of the Recreation department and school programs.



The practice field is in good condition and well drained, but it is small for most sports, and its usability is limited by insufficient access, lack of irrigation, and turf species. The field also is underutilized because it is not easily accessible and there is very little parking available for teams.



The park has multiple informal entrances to the conservation land. As a community park this is a great connection to have, but any activities on site have been carefully considered for compatibility and co benefits such as habitat support and water quality.



The following images are some initial concepts which we assembled to represent what could be to give a sense of scale and spur creative ideas.

First Concept:

Renovate for access and accessibility and expand programing.



Second Concept:

Develop unique recreation destination options which are not provided elsewhere in town.



A series of public meetings, a site walk discussion and an online community survey were performed to study what activities and amenities were preferred. In addition to incorporating available studies and programs per the links below.

[Town Recreation Plan](#)

[OSRP Surveys and appendices](#)

[2021-Survey results](#)



CONCEPTUAL DIAGRAM PREFERRED COMPOSITE DESIGN

The preferred conceptual design combines the features and amenities that were deemed most useful in the context of the towns other program needs, the physical constraints and opportunities of the site, and the organizing principals of a universally accessible neighborhood oriented park with features for a wide range of ages and users within a rural ecologically sensitive setting. Below are three links to pdf's providing support for project development.

[Detailed Project Narrative](#)

[Grant Funding Lists](#)

[Project Estimate](#)

This project Storymap was developed by the BSC Group in partnership with the Wenham OSRC.

BSC Group Landscape Architecture



January 11,2023

Wenham Community Preservation Committee
C/O Chairperson Harriet Davis
138 Main St.
Wenham MA 01984

Chairperson Davis,

Please accept our attached application for an additional \$150,000 in Community Preservation Committee Community Housing Funds to support the creation of 45 senior affordable rental units at Maple Street Housing. We are very grateful for the committee's 2019 award of \$750,000. Faced with escalating construction costs and rising interest rates, our team has worked hard to solve budget gaps and get to a construction start and financial closing in late 2022. We are here requesting additional CPC to help us fund some of the many sustainability features in what will be a LEED Certified Gold project.

Should you have any questions or require further information we are happy to provide in the format you would direct. Thank you again for the efforts of the Wenham CPC to improve the local community.

Best Regards,

A handwritten signature in blue ink, appearing to read "Andrew DeFranza".

Andrew DeFranza
Executive Director

APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Community Preservation Committee

Wenham Town Hall
Wenham, Massachusetts 01984

Name of Applicant/Contact Person: Andrew DeFranza

Sponsoring Organization, if applicable: Harborlight Community Partners, Inc.

Mailing address: P.O. Box 507

Daytime phone: 978-473-7156 Email: kcarlson@harborlighthomes.org

Name of Proposal: Maple Woods Senior Affordable Housing

CPA Category: Please see chart 1 from the website for correct category descriptions

(Circle all that apply): Open Space - Historic Preservation – Recreation - Community Housing

CPA Funding Requested: \$ 150,000 Total Cost of Proposed Project: \$ 23,218,480

Please note: \$750,000 in CPC awarded 2019; this additional request would bring CPC total award to \$900,000, or 3.8% of the total project cost.

PROJECT DESCRIPTION: In describing the project, please include answers to the following questions. Applications will be returned as incomplete if all relevant requested information is not provided. Include supporting materials and exhibits as necessary.

1. **Goals:** What are the goals of the proposed project? Who will benefit and why? How will success be measured?

This project has three major goals. The first goal is to create safe, decent, affordable housing for fixed income seniors in the community. The second goal is to develop housing that is contextual to the Town of Wenham and is celebrated and welcomed as a community success upon completion. The third goal is to enable the Town of Wenham to meet their 10% chapter 40B goals.

The beneficiaries will primarily be the elderly residents who reside in the building for years to come and their families who will have the confidence of their loved one being in a safe, affordable and supportive setting. Secondarily, the Town of Wenham will benefit by exceeding their 40B requirement, allowing for planning and management of future development.

Success will be measured in three ways:

- 1) The completion and occupancy of the building (construction is currently underway and is scheduled to be completed in December 2023),
- 2) the reception of the Town officials, property neighbors and broader community,
- 3) and the performance of the property over time including financial sustainability, facility standards (energy, mechanicals etc), and resident satisfaction.

2. **Community Need:** Why is this project needed? Does it address needs identified in existing Town plans?

Maple Woods is needed for two main reasons. First, this project is needed because of the large volume of fixed income seniors needing housing in our community. Consistent market analysis shows a strong need for affordable senior housing in Essex County. The senior population is expanding, and the number of fixed income seniors will expand along with it. Recent market studies commissioned by HCP for the project demonstrate this need (please see attached market study). Second, this project is needed to put the Town of Wenham over 10% affordable housing on the State DHCD Subsidized Housing Inventory.

The project addresses the need for affordable housing creation which is evidenced by the Town creation and operation of the Wenham Affordable Housing Trust, the Town commissioned Housing Needs Assessment of February 2017 and the Wenham Affordable Housing Trust Action Plan of June 2018.

3. **Community Support:** What is the nature and level of support and/or opposition for this project?

The project has received significant support including that of the Planning Board, Council on Aging, and the Metro Area Planning Council. The project also satisfied the concerns of the various Town boards and departments including PD, FD, Public Works, Water Department, Board of Health, Conservation Commission and Zoning Board of Appeals.

The project was subject to a legal appeal in late 2015, and a settlement agreement in 2019 at a 45 unit size has been agreed upon. The project has been designed and is being constructed following the terms of this agreement. The project is also following the requirements of the Comprehensive Permit conditions and the Conservation Commission Order of Conditions (both are attached).

In conformance with the Comprehensive Permit and the wishes of the town, we requested 70% local preference, which is the maximum possible. The state (DHCD) allowed 68.9% local preference (had to round down as we cannot count a portion of a unit), or 31 of the 45 units, which is included in our approved marketing and tenant selection plans.

4. **Budget:** What is the total budget for the project and how will CPA funds be spent? All items of expenditure must be clearly identified and back-up documentation provided. Distinguish between hard and soft costs. (NOTE: CPA funds may NOT be used for maintenance.) Include a two to five year budget, if appropriate.

In 2019, the CPC awarded Maple Woods \$750,000, for which we are extremely grateful. This allowed Maple Woods to achieve its financial closing in December of 2022, and begin construction. However, the pressures of escalating interest rates and increasing construction costs have created budget strain. To solve budget gaps, we have done the following:

- Cost reductions
- Harborlight has deferred fee and bridged potential HOME funding for a total of \$550,000
- The Wenham Affordable Housing Trust committed an additional \$250,000
- The State (DHCD) committed an additional \$1,958,404.

Maple Woods will be a LEED certified building, minimum Silver rating but targeting Gold (which we expect to achieve). Energy and water conservation measures are woven throughout the project. We are requesting an additional \$150,000 award from the CPC to help offset these costs for sustainable features, including:

- Solar PV system: \$208,000
- Drought-tolerant landscaping: \$280,000
- LED lighting: \$325,000
- ERV conditioned fresh air system: \$80,000 - \$100,000
- Closed cell insulation: \$200,000 - \$225,000
- Air sealing: \$40,000
- Low-flow water fixtures: \$300,000
- Windows (energy star): \$120,000
- Appliances (energy star): \$200,000
- Electric Car charger infrastructure: \$5,000
- Radon mitigation system: \$30,000-\$40,000

Please see attached Development Budget.

5. **Funding:** What funding sources are available, committed or under consideration? Include commitment letters, and describe any other attempts to secure funding for this project.

Maple Woods had its financial closing Dec. 30th; all funding is committed and listed in attached development budget.

6. **Timeline:** What is the schedule for project implementation, including a timeline for all critical elements? This should include the timeline for expenditures, receipt of other funds and/or other revenues, if any.

Maple Woods is under construction, with a projected completion date of Dec. 11, 2023. Detailed schedule as follows:

Dec 2022	Financial closing: all other funding committed
June 2023	50% Completion
Dec. 2023	100% Completion, Certificate of Occupancy
Dec 2023	Request CPC funding
Jan. 2024	Resident move-ins begin
June 2024	100% occupied
Oct 2024	Perm mortgage in place to take out remaining construction loan

Then, ongoing operations, long term management by Harborlight

7. **Implementation:** Who will be responsible for implementing the project? Who will the project manager be? What relevant experience does the proposed project manager have? Who else will be involved in project implementation and what arrangements have been made with them?

Harborlight Community Partners is responsible for implementing the project.

- Kristin Carlson, HCP Director of Real Estate Development as well as a North Shore resident, licensed architect and experienced Project Manager will oversee the development of the project, including financial management. Please see attached resume.
- Construction oversight is led by Andrew Leonard, HCP Senior Project Manager, with assistance from Jaselia Gratini, HCP Associate Project Manager. Please see attached resumes.
- Owner's Representative Peter Gourdeau further assists in construction management as part of the HCP team. Please see attached resume.
- HCP will run the resident application period and lottery, and will be the long term property manager under the direction of experienced leader Tim Donovan, HCP COO. Please see attached resume.
- SV Design is the architectural firm. Please see the attached resume for Thad Siemasko, Principal in charge of this project.
- The Contractor is Windover Construction. They bring a team with a background in multi-family construction, as well as knowledge of local processes. On site on a day-to-day basis is Aaron Yeaton, the Superintendent, with oversight from Dustin Corbett, General Superintendent. Project manager is Ian Buckley.
- Additionally, a variety of other local professionals will be involved:
 - Legal: Kurt James of KJP Partners (HCP Board Member and Marblehead resident)
 - Septic Design: Chuck Johnson, Hamilton
 - Civil Engineering: Charlie Wear, Hancock Associates, Danvers

8. **Maintenance:** If ongoing maintenance is required, who will be responsible and how will it be funded? Please include a detailed five year budget.

Please see the attached development budget and 20-year operating budget projection. Property management and maintenance will be provided by Harborlight Community Partners. Management

and maintenance is funded via resident rent and rental subsidy as noted in the budget.

ADDITIONAL INFORMATION: Provide the following additional information, if applicable.

9. **Further Documentation:** Documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed. It is important to note that entities who cannot demonstrate adequate site control (ie. "Friends of" groups) shall not be eligible to apply for funding.

Harborlight Community Partners owns the property (deed attached). Maple Woods Housing LLC (the project owner) has entered into a 99 year lease with HCP, with an upfront payment matching the appraised pre-permitted value, \$1,200,000.

10. **Feasibility Reports:** Any feasibility reports, renderings or other relevant studies and material.

Please see attached project renderings.

11. **Zoning Compliance:** Evidence that the project does not violate any zoning by-laws or any other laws or regulations, including environmental, and/or plans to obtain necessary approvals.

Maple Woods is being constructed under a 40B Comprehensive Permit, issued 2015 and amended in 2020. In addition, proximity to wetlands necessitates Conservation Commission approval and an Order of Conditions, issued in 2015, extended twice. Finally, the project has received its Building Permit. All permits are attached.

12. **Other Information:** Any additional information that might benefit the CPC in consideration of this project.

We are very grateful for the robust support of the CPC, and the voters at the subsequent Wenham Town Meeting, in awarding \$750,000 to the Maple Woods project in 2019. Since the time of application four years ago, the project has increased in price from \$17,902,000 to \$23,218,480, mostly driven by escalations in construction cost which began during Covid, as well as the more recent increases in interest rates. Fortunately, many stepped in to help us meet our funding needs, notably the Wenham Affordable Housing Trust, which awarded an additional \$250,000 in addition to an initial award of \$250,000. We are making this final request of the CPC only because it is so greatly needed. Thank you for considering this application.

MATERIALS TO BE REVIEWED: (Required for all applicants)

1. Grant Agreement
2. Procurement Memo
3. Do the State's Procurement Laws Apply? (From Community Preservation Coalition)
4. MA Inspector General Procurement Guidelines
5. Restriction Agreements
 - a. Historic Preservation Restriction
 - b. Conservation Restriction
 - c. Affordability Restriction

I acknowledge that I have reviewed all pertinent materials related to the award of Community Preservation Act funding, including but not limited to the grant agreement, procurement materials, and restriction agreements (if applicable), as attached to this application and available on the Town's website, and that this proposed project, if funded, shall comply in all respects to the terms and conditions imposed by the Town as outlined in these documents and as shall be amended from time to time.

Applicant Name: _____

Andrew DeFranza

Executive Director, Harborlight Community Partners, Inc.

Date: Jan. 11, 2023

The application deadline for the 2023 Annual Town Meeting will be Wednesday, January 11, 2023 at 4:00 pm at the Town Administrator's Office. Applicants must submit 1 hard copy and 1 copy electronically to mmcgovern@wenhamma.gov. Questions can be directed to Michelle McGovern at 978-468-5520 ext. 2 or mpmcgovern@wenhamma.gov

**Maple Woods Housing
Development Budget
Jan. 11, 2023**

Sources

LIHTC Tax Credit equity	\$11,613,060
Harborlight Bridge Loan (HOME)	\$400,000
Harborlight Deferred Fee	\$150,000
DHCD Soft Debt	\$7,283,404
North Shore HOME Consortium	\$345,000
Wenham HOME	\$27,016
Wenham Affordable Housing Trust	\$500,000
Wenham CPC	\$900,000
Perm loan	<u>\$2,000,000</u>
Total Development Sources:	\$23,218,480

Uses

Acquisition	\$1,200,000
Construction	\$15,762,209
Construction Contingency	\$780,610
Architecture and Engineering	\$925,000
Legal	\$580,000
Insurance	\$150,000
Construction Loan Interest	\$632,101
Financing Fees	\$62,500
Permits	\$100,000
Other soft costs	\$1,002,048
Operating Reserve	\$124,526
Harborlight overhead and fee	<u>\$1,899,486</u>
Total Development Cost:	\$23,218,480

21-Year Operating Proforma (Years 1-5)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 1 2024	Year 2 2025	Year 3 2026	Year 4 2027	Year 5 2028
INCOME:					
Low-Income, Rental Assisted	\$232,109	\$235,590	\$239,124	\$243,907	\$248,785
Low-Income, Below 50%	211,008	214,173	217,386	221,733	226,168
Low-Income, Below 60%	439,315	448,102	457,064	466,205	475,529
#VALUE!	0	0	0	0	0
Market Rate	0	0	0	0	0
<i>Gross Potential Income</i>	882,432	897,865	913,574	931,845	950,482
Less vacancy	35,259	35,876	36,504	37,234	37,978
<i>Effective Gross Residential Income</i>	847,173	861,989	877,070	894,611	912,504
Commercial (includes parking)	0	0	0	0	0
Less vacancy	0	0	0	0	0
Net Commercial Income	0	0	0	0	0
<i>Effective Rental Income</i>	847,173	861,989	877,070	894,611	912,504
Other Income: Laundry	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
<i>Total Gross Income</i>	847,173	861,989	877,070	894,611	912,504
Operating Subsidies	0	0	0	0	0
Draw on Operating Reserves	0	0	0	0	0
<i>Total Effective Income</i>	\$847,173	\$861,989	\$877,070	\$894,611	\$912,504
EXPENSES:					
Management Fee	50,830	51,719	52,624	53,677	54,750
Administrative	116,800	120,304	123,913	127,631	131,459
Maintenance	116,575	120,072	123,674	127,385	131,206
Resident Services	75,000	77,250	79,568	81,955	84,413
Security	0	0	0	0	0
Electrical	89,000	91,670	94,420	97,253	100,170
Natural Gas	0	0	0	0	0
Oil (heat)	1,000	1,030	1,061	1,093	1,126
Water & Sewer	16,250	16,738	17,240	17,757	18,290
Replacement Reserve	18,000	18,540	19,096	19,669	20,259
Operating Reserve	0	0	0	0	0
Real Estate Taxes	49,500	50,985	52,515	54,090	55,713
Other Taxes	0	0	0	0	0
Insurance	61,875	63,731	65,643	67,612	69,641
MIP	0	0	0	0	0
Other:	1,000	1,030	1,061	1,093	1,126
<i>Total Operating Expenses</i>	\$595,830	\$613,069	\$630,815	\$649,213	\$668,153
NET OPERATING INCOME	\$251,342	\$248,920	\$246,255	\$245,398	\$244,351
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326
Debt Service Coverage	1.64	1.62	1.61	1.60	1.59
Project Cash Flow	\$98,017	\$95,594	\$92,930	\$92,073	\$91,026
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$251,342	\$248,920	\$246,255	\$245,398	\$244,351

21-Year Operating Proforma (Years 6-10)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 6 2029	Year 7 2030	Year 8 2031	Year 9 2032	Year 10 2033
INCOME:					
Low-Income, Rental Assisted	\$253,761	\$258,836	\$264,013	\$269,293	\$274,679
Low-Income, Below 50%	230,691	235,305	240,011	244,812	249,708
Low-Income, Below 60%	485,039	494,740	504,635	514,728	525,022
#VALUE!	0	0	0	0	0
Market Rate	0	0	0	0	0
<i>Gross Potential Income</i>	969,492	988,881	1,008,659	1,028,832	1,049,409
Less vacancy	38,738	39,513	40,303	41,109	41,931
<i>Effective Gross Residential Income</i>	930,754	949,369	968,356	987,723	1,007,478
Commercial Income	0	0	0	0	0
Less vacancy	0	0	0	0	0
Net Commercial Income	0	0	0	0	0
<i>Effective Rental Income</i>	930,754	949,369	968,356	987,723	1,007,478
Laundry Income	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
Other Income:	0	0	0	0	0
<i>Total Gross Income</i>	930,754	949,369	968,356	987,723	1,007,478
Operating Subsidies	0	0	0	0	0
Draw on Operating Reserves	0	0	0	0	0
<i>Total Effective Income</i>	\$930,754	\$949,369	\$968,356	\$987,723	\$1,007,478
EXPENSES:					
Management Fee	55,845	56,962	58,101	59,263	60,449
Administrative	135,403	139,465	143,649	147,959	152,398
Maintenance	135,142	139,197	143,373	147,674	152,104
Resident Services	86,946	89,554	92,241	95,008	97,858
Security	0	0	0	0	0
Electrical	103,175	106,271	109,459	112,743	116,125
Natural Gas	0	0	0	0	0
Oil (heat)	1,159	1,194	1,230	1,267	1,305
Water & Sewer	18,838	19,403	19,985	20,585	21,203
Replacement Reserve	20,867	21,493	22,138	22,802	23,486
Operating Reserve	0	0	0	0	0
Real Estate Taxes	57,384	59,106	60,879	62,705	64,586
Other Taxes	0	0	0	0	0
Insurance	71,730	73,882	76,098	78,381	80,733
MIP	0	0	0	0	0
Other:	1,159	1,194	1,230	1,267	1,305
<i>Total Operating Expenses</i>	\$687,650	\$707,721	\$728,383	\$749,653	\$771,550
NET OPERATING INCOME	\$243,104	\$241,648	\$239,973	\$238,070	\$235,928
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326
Debt Service Coverage	1.59	1.58	1.57	1.55	1.54
Project Cash Flow	\$89,779	\$88,323	\$86,648	\$84,745	\$82,602
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$243,104	\$241,648	\$239,973	\$238,070	\$235,928

21-Year Operating Proforma (Years 11-15)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 11 2034	Year 12 2035	Year 13 2036	Year 14 2037	Year 15 2038
INCOME:					
Low-Income, Rental Assisted	\$280,172	\$285,776	\$291,491	\$297,321	\$303,267
Low-Income, Below 50%	254,702	259,796	264,992	270,292	275,698
Low-Income, Below 60%	535,523	546,233	557,158	568,301	579,667
#VALUE!	0	0	0	0	0
Market Rate	0	0	0	0	0
<i>Gross Potential Income</i>	1,070,397	1,091,805	1,113,641	1,135,914	1,158,632
Less vacancy	42,770	43,625	44,498	45,388	46,295
<i>Effective Gross Residential Income</i>	1,027,627	1,048,180	1,069,143	1,090,526	1,112,337
Commercial (includes parking)	0	0	0	0	0
Less vacancy	0	0	0	0	0
Net Commercial Income	0	0	0	0	0
<i>Effective Rental Income</i>	1,027,627	1,048,180	1,069,143	1,090,526	1,112,337
Other Income: Laundry	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
Other Income: 0	0	0	0	0	0
<i>Total Gross Income</i>	1,027,627	1,048,180	1,069,143	1,090,526	1,112,337
Operating Subsidies	0	0	0	0	0
Draw on Operating Reserves	0	0	0	0	0
<i>Total Effective Income</i>	\$1,027,627	\$1,048,180	\$1,069,143	\$1,090,526	\$1,112,337
EXPENSES:					
Management Fee	61,658	62,891	64,149	65,432	66,740
Administrative	156,969	161,679	166,529	171,525	176,670
Maintenance	156,667	161,367	166,208	171,194	176,330
Resident Services	100,794	103,818	106,932	110,140	113,444
Security	0	0	0	0	0
Electrical	119,609	123,197	126,893	130,700	134,620
Natural Gas	0	0	0	0	0
Oil (heat)	1,344	1,384	1,426	1,469	1,513
Water & Sewer	21,839	22,494	23,169	23,864	24,580
Replacement Reserve	24,190	24,916	25,664	26,434	27,227
Operating Reserve	0	0	0	0	0
Real Estate Taxes	66,524	68,520	70,575	72,692	74,873
Other Taxes	0	0	0	0	0
Insurance	83,155	85,649	88,219	90,866	93,591
MIP	0	0	0	0	0
Other:	1,344	1,384	1,426	1,469	1,513
<i>Total Operating Expenses</i>	\$794,092	\$817,298	\$841,188	\$865,782	\$891,102
NET OPERATING INCOME	\$233,535	\$230,882	\$227,955	\$224,744	\$221,235
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326
Debt Service Coverage	1.52	1.51	1.49	1.47	1.44
Project Cash Flow	\$80,210	\$77,556	\$74,630	\$71,418	\$67,910
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$233,535	\$230,882	\$227,955	\$224,744	\$221,235

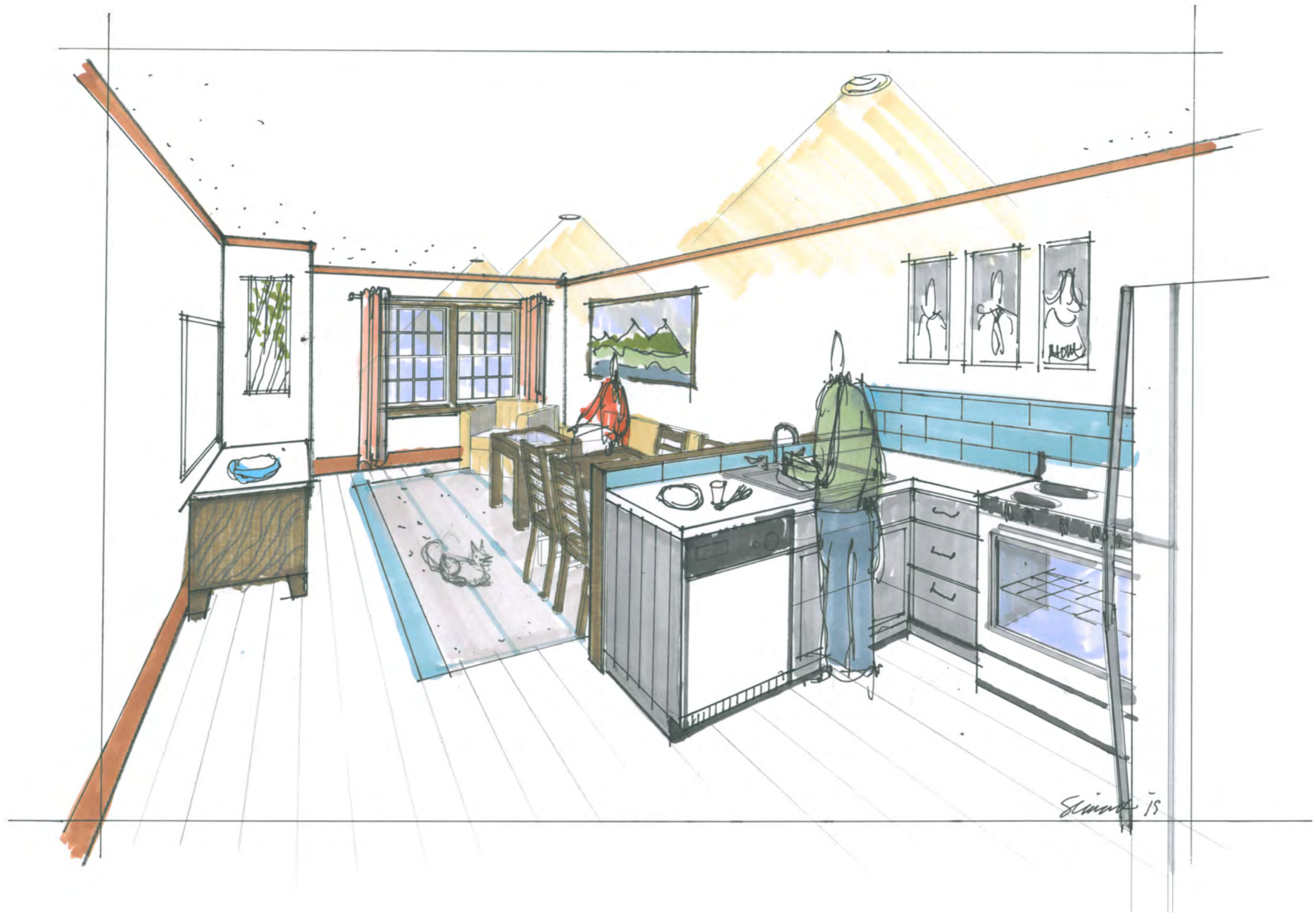
21-Year Operating Proforma (Years 16-21)

NOTE: Do not fill out this section. It is automatically filled in by program.

Calendar Year:	Year 16 2039	Year 17 2040	Year 18 2041	Year 19 2042	Year 20 2043	Year 21 2044
INCOME:						
Low-Income, Rent. Astd.	\$309,333	\$315,519	\$321,830	\$328,266	\$334,832	\$341,528
Low-Income, Below 50%	281,212	286,836	292,573	298,424	304,392	310,480
Low-Income, Below 60%	591,260	603,086	615,147	627,450	639,999	652,799
###	0	0	0	0	0	0
Market Rate	0	0	0	0	0	0
<i>Gross Potential Income</i>	1,181,805	1,205,441	1,229,550	1,254,141	1,279,224	1,304,808
Less vacancy	47,221	48,166	49,129	50,112	51,114	52,136
<i>Eff. Gross Res. Income</i>	1,134,584	1,157,275	1,180,421	1,204,029	1,228,110	1,252,672
Commercial Income	0	0	0	0	0	0
Less vacancy	0	0	0	0	0	0
Net Commercial Income	0	0	0	0	0	0
<i>Effective Rental Income</i>	1,134,584	1,157,275	1,180,421	1,204,029	1,228,110	1,252,672
Other Income: Laundry	0	0	0	0	0	0
Other	0	0	0	0	0	0
Other	0	0	0	0	0	0
Other	0	0	0	0	0	0
Other	0	0	0	0	0	0
Other	0	0	0	0	0	0
<i>Total Gross Income</i>	1,134,584	1,157,275	1,180,421	1,204,029	1,228,110	1,252,672
Operating Subsidies	0	0	0	0	0	0
Draw on Operating Res.	0	0	0	0	0	0
<i>Total Effective Income</i>	\$1,134,584	\$1,157,275	\$1,180,421	\$1,204,029	\$1,228,110	\$1,252,672
EXPENSES:						
Management Fee	68,075	69,437	70,825	72,242	73,687	75,160
Administrative	181,971	187,430	193,053	198,844	204,810	210,954
Maintenance	181,620	187,069	192,681	198,461	204,415	210,547
Resident Services	116,848	120,353	123,964	127,682	131,513	135,458
Security	0	0	0	0	0	0
Electrical	138,659	142,819	147,103	151,517	156,062	160,744
Natural Gas	0	0	0	0	0	0
Oil (heat)	1,558	1,605	1,653	1,702	1,754	1,806
Water & Sewer	25,317	26,076	26,859	27,665	28,494	29,349
Replacement Reserve	28,043	28,885	29,751	30,644	31,563	32,510
Operating Reserve	0	0	0	0	0	0
Real Estate Taxes	77,119	79,433	81,816	84,270	86,799	89,403
Other Taxes	0	0	0	0	0	0
Insurance	96,399	99,291	102,270	105,338	108,498	111,753
MIP	0	0	0	0	0	0
Other:	1,558	1,605	1,653	1,702	1,754	1,806
<i>Total Operating Expenses</i>	\$917,167	\$944,002	\$971,627	\$1,000,068	\$1,029,347	\$1,059,491
NET OPER. INC.	\$217,416	\$213,274	\$208,793	\$203,961	\$198,762	\$193,181
Debt Service	\$153,326	\$153,326	\$153,326	\$153,326	\$153,326	\$0
<i>Debt Service Coverage</i>	1.42	1.39	1.36	1.33	1.30	N/A
Project Cash Flow	\$64,091	\$59,948	\$55,468	\$50,636	\$45,437	\$193,181
Required Debt Coverage	\$0	\$0	\$0	\$0	\$0	\$0
(Gap)/Surplus for Cov.	\$217,416	\$213,274	\$208,793	\$203,961	\$198,762	\$193,181







Andrew DeFranza

Education

M.S. Community Economic Development *Southern New Hampshire University*

M.A. Theology: Social Ethics *Gordon-Conwell Theological Seminary*

- Social Ethics Award recipient
- Magna Cum Laude

Continuing Certified Credit Compliance Professional C⁴P in the Low Income Housing Tax Credit Program, Spectrum Seminars, Inc.

Honors

Peter J. Gomes Service Award-Congressman Moulton (2016)

Community Partners Special Recognition Award-Senior Care (2016)

Ann Gelbspan Partners in Community Award-WIHED (2016)

MHIC Excellence in Affordable Housing Award (2014) **(With HCP)**

River House Hero Award (2013)

North Shore 100 (2009)

Milwaukee Urban League Young Professionals: Community Achiever Award

North Shore United Way Unsung Hero Award (2004)

Mass Dept of Public Health Outstanding Outreach Educator Award (2004)

Professional Experience

Executive Director

Harborlight Community Partners (2007-present)

As Executive Director of Harborlight Community Partners I took over a group of related non profits and guided them through a merger process to sharpen commitment to mission and create an organizational infrastructure capable of creating and managing affordable housing on a more regional basis. In 2009 HCP then merged in three other local affordable housing entities, refinanced their portfolio with a tax exempt bond and provided capital improvements. In 2011 HCP opened the first community supported affordable housing project in Hamilton MA and closed on a preservation transaction to protect the affordable elderly housing at Pigeon Cove Ledges in Rockport. In 2012 HCP merged in the Community Land Trust of Cape Ann, partnered with Marblehead Community Housing Corp., and contracted with the River House Shelter to salvage and revitalize their struggling homeless shelter and permanent housing program. In 2013 we partnered with the Women's Institute for Housing and Economic Development to manage three other supportive housing buildings. We have been consistently structuring effective and creative transactions to build, preserve, and renovate affordable housing in the region. Currently we operate or support 414 units of housing in 9 communities with an active pipeline. We recently finished a refinancing and occupied renovation of Harborlight House, a unique model for service enriched housing for fixed income seniors. In 2016 Congressman Seth Moulton kindly provided me with the inaugural Peter J. Gomes Service Award.

Executive Director

Guest House—Milwaukee, WI (2005-2007)

As Executive Director I oversaw the restructuring and resurgence of a failing agency. I reorganized the staffing pattern and delivery service mechanisms eventually having responsibility for 25-30 staff and another 25-35 partners who provided service to homeless men in our emergency shelter, transitional housing, permanent supportive housing, addiction treatment, and Safe Haven programs. Between the spring of 2005 and early 2007 we added 74 slots of permanent supportive housing for homeless disabled men. During this time we also increased our annual budget size 200%, to over \$3,000,000, while maintaining a surplus each year. I supervised the financial and budget systems while managing 13 government contracts along with a myriad of private grants significantly increasing our revenue support from Federal, County, State and private sources. I was responsible for the majority of the fundraising efforts including significant writing and extensive public speaking. I represented the agency to public institutions, politicians, civic groups, faith based entities, and partner organizations. I was responsible for interacting with the board and providing vision, strategic direction, and planning for the overall agency. My final venture involved bringing a 24 unit permanent supportive housing facility to Milwaukee utilizing low income housing tax credits and a variety of funding sources via a partnership with Heartland Alliance.

Community Outreach Director

Beverly Bootstraps—Beverly, MA (1999-2004)

In this role I was grateful for the opportunity to work on many different levels within the world of community development and social services on Boston's North Shore. Among other things I ran the first winter shelter in the City, created a program to provide low-income children with school supplies, and started a free tax clinic for local residents. While much of my time was spent on case and crisis management for hundreds of low-income families and individuals, I was also responsible for the development, budgeting and operation of various empowerment programs. In this process I supervised the work of other staff members, interns, and many volunteers. In partnership with others I also participated in strategic planning and diverse development activities including public speaking, grant writing, and fund-raising events. One of my greatest strengths in this role was my ability to network with other social service agencies, city officials, government offices, police, businesses and educational institutions both public and private. As the Community Outreach Director I interacted with people from an array of income, ethnic and power groups in an attempt to improve the quality of life for low income families and individuals.

Timothy M. Donovan

Senior Executive Summary Chief Financial Officer / Chief Operating Officer

An accomplished real estate professional with experience in business leadership, problem solving, and working with Board of Directors, Lenders, Equity Investors, and Attorneys. An innovative and results driven leader focused on achieving consistently exceptional outcomes in a highly competitive businesses.

Areas of strength:

- Employee Engagement
- Operational and Strategic Planning
- Operating / Capital Budgeting
- Financial Reporting and Operations
- Process Optimization
- Turnarounds and Workouts
- Real Estate Capital Structures
- Section 42 Low Income Housing Tax Credits, Section 8 Programs and Market

Professional Experience

State Street Bank and Trust, Boston, MA State Street Global Services – Alternative Investment Solutions (AIS) Global Head of Real Estate 2012 – Current

As a Senior Managing Director (SVP) in Alternative Investment Solutions responsibilities include leading the global team responsible for real estate fund administration for assets excess of \$190B, including open and closed end structures, separate accounts, private and public funds.

Responsibilities include all aspects of the global operations of the business and leading a team of 175 professionals in 7 locations (Atlanta, San Francisco, London, Frankfurt, Milan, Singapore, and Tokyo) to accomplish aggressive revenue, expense and operational transformation goals. The team includes approximately 125 accounting professionals and 50 IT professionals responsible for the financial and investment reporting for approximately \$191BB of real estate assets globally. Additional responsibilities include driving market share, revenue growth, partnering with technology and HR business partners, and marketing strategies for the business. Accomplishments to date include:

- Managed the Morgan Stanley Real Estate Investment (MSREI) lift out, IT migration and integration of the MSREI team into State Street on time and ahead of budget – exceeded year one deal model by 42%
- Working with the team decreased quarterly deliverables cycle times by 25%
- Negotiated, closed, migrated and integrated a second lift out of a MSREI treasury team to complete our real estate solution
- Consistent generation of year over year of positive operating leverage
- Gained the confidence of AIS leadership by consistently meeting or exceeding business and personal development goals

BEACON COMMUNITIES, Boston, MA

Information Classification: General

Chief Executive Officer, Beacon Residential Management 2009 – 2011

Beacon Communities consists of four real estate operating companies including Beacon Residential Management, the provider of property management and asset management services for over 12,000 apartments. Responsibilities include insuring compliance with operating and partnership agreements and approval of corporate and partnership annual operating budgets, including major capital expenditures. Accomplishments include:

- Led a core team of professionals in key areas of the organization including Human Resources, Accounting, Tax, Risk Management, Property Management and IT
 - Known for building and motivating cross-functional teams that have added value through recommendations and implementation of process improvements
 - Created and executed a plan transforming our Low Income Housing Tax Credits LIHTC Compliance function from a cost center into a revenue generator
 - Created a team-work based culture that supports the execution of the organization's growth goals while achieving the delivery of quality housing to our residents
 - Led the planning and successful execution for a 50% growth in the number of properties under management
 - Implemented and oversaw the first employee survey in the history of the company. Results were used to create an employee engagement improvement plan.
-

Chief Financial Officer / Chief Operating Officer 1998 – 2009

As Chief Financial Officer responsibilities included the accuracy and integrity of financial information, internal controls and related systems, compliance with the requirements of all partnership and operating agreements, budgeting, forecasting, financial reporting, tax, risk management and treasury. In addition, responsibilities as Chief Operating Officer included the day-to-day operational oversight of Beacon Residential Management and asset management. Accomplishments include:

- Assessed and implemented a plan to reduce the operational weaknesses of the accounting department and property management company. This plan resulted in cost reductions and increased productivity, including the consolidation of multiple software solutions through the selection and implementation of YARDI in 2001. Improvements included timely reporting of results, increased accuracy, access to information and reduced year-end audit and tax preparation time by 35-40%;
 - Completed the buy-out of inactive partners from the operating companies;
 - Assisted Human Resources to improve compensation and benefits packages to attract top talent;
 - Served as CFO for BCJ Development, a Joint Venture between Beacon and Corcoran Jennison of Boston. The JV developed 11 properties through the HOPE VI program with a total development cost of \$240m;
 - Negotiated, closed and managed a \$4m unsecured Line of Credit;
 - Negotiated annual property and general liability insurance renewals with various insurance carriers resulting in stable premiums without sacrificing quality coverage. In 2003, saved \$500,000 by implementing an SIR on GL coverage in a difficult market;
 - Successfully acted as court appointed receiver resulting in the payment of approximately \$3m to creditors; and
 - In May, 2008 led the Executive Committee in the creation and implementation of a strategic plan to protect the organization and position it for success following the financial downturn.
-

THE GATEHOUSE GROUP, Boston, MA

Information Classification: General

Vice President of Finance

1994 – 1998

The Gatehouse Group of Companies was a startup multi-family developer of Section 42 properties and manager of apartment communities in Massachusetts, Rhode Island and Florida. Gatehouse developed approximately 3,000 units through new construction, historic re-use or rehabilitation using a complex combination of city, state and federal resources including LIHTC. In addition, Gatehouse took over troubled assets for a major Boston, MA syndicator. In this role the Gatehouse team used its expertise in finance and property management to protect the syndicator's investments and insured the achievement of projected returns to investors. Responsibilities included:

- Creation of scalable accounting systems;
 - Reporting and internal control systems;
 - LIHTC compliance systems;
 - Assisting in the financing of new and existing assets; and,
 - Insurance, treasury and general HR responsibilities.
-

CONGRESS REALTY GROUP OF COMPANIES, Boston, MA

Corporate Controller

1991 – 1994

Congress Realty Group was a full service provider of real estate services including syndication, property management, and consulting. In addition to my day-to-day responsibilities, I assisted the Chief Financial Officer and the organization's Principle in our role as Bankruptcy Trustee for the United States Bankruptcy Court. Responsibilities included:

- Day-to-day operations of the property and corporate accounting functions;
 - Treasury;
 - Investor services;
 - NASD compliance reporting; and
 - Supporting the acquisition and disposition teams on transactions.
-

ROBERT ERCOLINI AND COMPANY, Boston, MA

Audit Senior

1987 – 1991

A CPA firm specialized in providing industry-specific assurance, accounting, tax and business consulting services to leading organizations. Primary responsibilities included the audit and tax work of many of Boston's leading real estate firms.

Education

- Merrimack College, BS Accounting 1987
-

Affiliations

Information Classification: General

- St. Mary's Regional High School, Lynn, MA
Board of Advisors 2005 – current
 - St. Mary's Regional High School, Lynn, MA
Founding Member Board of Trustees 2003 – 2005
 - St. Mary's Regional High School, Lynn, MA
Co-Chair Connell Center Building Committee 2002 – 2003
 - Merrimack College, North Andover, MA
Board of Trustees 2005- 2006
 - Rental Housing Association, Boston, MA
Board of Directors 2009-2010
-

References

Available upon request.

KRISTIN CARLSON

SUMMARY

Real estate professional with more than 15 years of experience in development, architecture and construction, seeking project management role within the real estate development industry. Licensed architect with strong leadership skills and experience with multiple project types, including affordable multi-family housing. Excellent communication, quantitative and analytical skills, and ability to coordinate large project teams. Experience in real estate financial modeling, asset management, zoning and permitting, and market research.

EDUCATION

- 2011 **Massachusetts Institute of Technology** Cambridge, MA
Master of Science in Real Estate Development and Master of City Planning
- 1998 **Syracuse University, School of Architecture** Syracuse, NY
Bachelor of Architecture, cum laude

EXPERIENCE

- 2016 - present **Harborlight Community Partners** Beverly, MA Director of Real Estate Development
- Work directly with Executive Director on multiple affordable housing development projects. Responsible for implementation of new projects, including feasibility studies, management of design and construction consultants, applications for funding, closings, construction, and working with lease-up staff. Projects include new construction, renovation, and refinancing.
- 2012 - 2016 **Neighborhood of Affordable Housing** East Boston, MA Project Manager
- Managed multiple development projects, including new construction, historic renovations, and refinancing. Project lead on a \$32.5 million mixed-income, mixed-use new construction project. Created proformas for new prospects, and coordinate RFPs. Prepared financing applications and source funding, and assisted Development Director with all stages of current projects.
- 2011 - 2012 **Wells Fargo Bank - Community Lending & Investing** Boston, MA Tax Credit Asset Manager
- Managed a portfolio of approximately 70 affordable housing and historic tax credit properties. Responded to general partner requests including refinancing and disposition. Monitored and reported on financial performance and compliance, and worked with general partners to resolve various issues.
- May - July 2011 **Initiative for a Competitive Inner City** Boston, MA Senior Consultant
- Hired for temporary role in MacArthur-funded research project, examining the role of the construction and development industries in inner city economic development.
 - Performed original research and co-wrote final paper.
- Summer 2010 **The Community Builders** Boston, MA Development Intern
- Worked closely with the senior vice president on prospecting new deals under the federal Neighborhood Stabilization Program (NSP2). Tasks included broker contact and market research.
 - Led intern team in developing and writing substantial amendment to HUD grant application.
 - Compiled database on banks' Community Redevelopment Act investment activities.
- Summer 2009 **Jonathan Rose Companies** New York, NY Development Intern
- Assisted with closing documents, researched solar tax credits and coordinated the arts component of a competition-winning 200-unit green, affordable housing development.
 - Coordinated schedule for marketing and lease-up of a new 85-unit mixed-income housing development.
 - Led architectural coordination for a new, LEED Silver 46-unit affordable housing development. Prepared closing due diligence documents and revised the proforma.
- 2006 - 2008 **CBT Architects** Boston, MA Project Architect
- Led a 10-person architectural and consultant team in the \$20M gut renovation of a Class A office tower lobby and adjacent plaza, designed to reposition the building.
 - Coordinated senior designers and junior staff within a collaborative team to produce schematic designs for four new dormitory buildings at Champlain College.
- 2002 - 2006 **Durkee Brown Viveiros and Werenfels** Providence, RI Project Manager
- Led a 10-person architectural and consultant team in the design, coordination and construction documentation for a new 40-unit affordable housing development. Worked closely with the partner in charge to resolve complex wetlands site issues and bring the project through public hearings.
 - Directed zoning research and urban design for the redevelopment of several city blocks to provide 30 new units of infill housing.

- | | | |
|-------------|---|----------------|
| 2001 - 2002 | <i>Barr and Barr Builders</i> Boston, MA | Field Engineer |
| | <ul style="list-style-type: none"> • Coordinated, scheduled and supervised structural, MEP and finish trades in the \$25M renovation of the 150-year old Boston Athenaeum Library. Prepared, coordinated and reviewed RFIs and managed communications with the architects. | |
| 2000 - 2001 | <i>Americorps, Portland Habitat for Humanity</i> Portland, OR | Team Leader |
| | <ul style="list-style-type: none"> • Created a timeline for future housing development projects, coordinating land acquisitions with the requirements of varied funding sources. • Led up to 20-person groups of volunteers on housing construction sites through all phases of construction. | |
| 1999 - 2000 | <i>Schwartz/Silver</i> Boston, MA | Designer |
| | <ul style="list-style-type: none"> • Worked with a 15-person architectural and consultant team in the design and construction documentation for the renovation of the Boston Athenaeum Library. Led structural coordination and assisted project manager during construction. | |

HONORS AND AFFILIATIONS

- Assistant Treasurer, Saint Michael's Episcopal Church, Marblehead
- Licensed Architect
- LEED Green Associate
- First Place, Boston Home Loan Bank Affordable Housing Development Competition
- Instructor, Boston Architectural Center, foundation and graduate level architectural design studios
- Twice ran the Boston Marathon with the Leukemia and Lymphoma Society
- Outward Bound School, sailing and backpacking, student and volunteer

Andrew P. Leonard

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Brooklyn, NY 11215
Cell Phone: (617) 816-2592
E-mail: a.leonard.bc@gmail.com

Objective

To work in a position that allows me to utilize my finance and project management skills, along with my public sector expertise, to ensure the most efficient and effective allocation of resources to critical projects.

Experience

June 2016 – Present **NYC Office of Management and Budget** **New York, NY**

Unit Head (October 2018 – Present)

- Fiscal oversight of City's investments in the New York City Housing Authority (NYCHA), including NYCHA's \$1.3B 5-Year City Financial Plan, and \$3.1B 10-Year City Capital Plan
- Guided NYCHA through a City cash flow crisis, prioritizing most critical payments without major impacts to services
- Manage team of 3 analysts
- Oversee the City's investment of capital subsidies to finance RAD and Section 18 real estate closings by gathering key stakeholders, developing complex financial modeling, and analyzing underwriting and debt structures
- Increased NYCHA's year over year City Capital commitment rate by 20%, avoiding construction delays and improving efficiency of City funding allocation

Supervising Analyst (January 2018 – September 2018)

Senior Analyst (June 2016 – December 2017)

- Review current spending and project future budget needs for emergency shelter for homeless families, supportive housing programs, and rental assistance programs
- Financial oversight of Department of Homeless Service's \$700 million 10-Year City Capital Plan
- Successfully managed critical cash flow issues during time of record homelessness
- Created shelter budget rubric to contain existing costs and promote equitable rates among shelter providers
- Standardized review process for shelter rents to control growing costs by incorporating neighborhood level data and real estate finance knowledge
- Supervisor of analyst working on IT and capital budget

December 2013 – May 2016 **Children's Defense Fund – New York** **New York, NY**

Senior Policy Associate for Health, Housing and Income Security (June 2015 – May 2016)

Senior Health Policy Associate (December 2013 – June 2015)

- Developed and advanced expertise in federal and state health reform, affordable and supportive housing, and other public financing mechanisms
- Co-led advocate working group that met with state officials on the implementation of major pieces of the Affordable Care Act
- Achieved significant policy victories for health care consumers statewide, including the establishment of one of the nation's few Basic Health Programs
- Generated earned media through the drafting and strategic dissemination of community presentations and policy documents, including reports on New York City school health, and the impacts of payment and delivery system reform on children
- Presented to trade, legislative, and community groups on various payment and delivery system reforms
- Applied for, received, and managed grant funding for multiple research projects and advocacy campaigns

May 2012 – September 2013 **Harlem United** **New York, NY**

Research and Policy Analyst (July 2013 – September 2013)

Research Associate (May 2012 – June 2013)

- Advocated at the city, state and federal levels for improved access to affordable housing and healthcare
- Developed in-depth knowledge of Affordable Care Act and New York's Medicaid Redesign initiatives
- Successfully advocated for restoration of \$1.2 million for medical services to homeless persons in City budget
- Drafted internal and external communications
- Presented at national and regional conferences and in local communities

August 2010-August 2011

Jesuit Volunteer Corps

Mobile, AL

Assistant Outreach Manager/Intake Specialist – Healthcare for the Homeless

- Connected patients to the organization's services at clinic intake and through mobile outreach
- Initiated a fundraising campaign for the distribution of reading glasses during a funding gap

Education

Fall 2011-Spring 2013

NYU Wagner School

New York, NY

- M. P. A. graduate in the Public and Non-Profit Policy & Management program
- 3.9 GPA; Specialized in Public Policy Analysis
- As Financial Management Teaching Colleague, directed hour long class room sessions to further develop students' financial analysis capacity

Fall 2006 – Spring 2010

Boston College

Chestnut Hill, MA

- B.A., Music/Liberal Arts, Minor in Chemistry
- 3.6 cumulative GPA, Dean's List all semesters
- Pre-medical requirements accomplished, 3.5 Pre-med G.P.A.

Additional Information

Fluency in Microsoft Office programs (including proficiency with Microsoft Access); fluency in multiple enterprise financial systems; proficiency in Stata, SPSS, and SQL.

Received training in underwriting for multi-family rental properties from the National Development Council

Interests include reading, writing, music (piano), running, cooking, and volunteer and public service experiences

JASELIA GRATINI

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781.502.5503 · jgratini@msn.com
<https://www.linkedin.com/in/jaselia-gratini>

EXPERIENCE

SEPTEMBER 2019 - CURRENT

PROJECT-BASED HOUSING SPECIALIST, MASSACHUSETTS DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

- Conduct HUD Environmental and Subsidy Layering Reviews for 50+ projects in their pre-development stage
- Draft Project- Based Housing Assistance 20-yr. contracts, pre-construction agreements, award letters, training presentations and all other program related documentation
- Provide technical program assistance to all stakeholders, including Developers/Sponsors, Regional Administering Agencies, Municipalities and Housing Development Division staff
- Prepare and submit quarterly programmatic and budget reports for project-based programs to the Department of Housing and Urban Development

MAY 2017 – SEPTEMBER 2021

REALTOR, KELLER WILLIAMS REALTY

- Analyzed market trends to counsel clients and generate competitive purchase offers
- Facilitated negotiations on behalf of clients and prepared home purchase contracts, rental agreements, and other transaction related documentation
- Coordinated all purchase transactions to ensure efficiency with other professionals involved and purchase agreement terms were met

JUNE 2018 – FEBRUARY 2019

CONSUMER PROGRAMS COORDINATOR, MASSACHUSETTS OFFICE OF CONSUMER AFFAIRS AND BUSINESS REGULATION

- Supervised, trained, and supported Consumer Information Specialists with hotline consumer inquiries
- Drafted and published newsletters, advisories, brochures, presentations, and marketing materials
- Processed online Home Improvement Contractor Registration applications and provided technical assistance
- Performed Database Management for Data Breach Reports

AUGUST 2014 – JUNE 2018

HOMEOWNERSHIP SERVICES COUNSELOR, NEIGHBORHOOD OF AFFORDABLE HOUSING, INC.

- Administered all aspects of the First-Time Homebuyer Program, including facilitating 21 bilingual (English/Spanish) pre-purchase workshops averaging 450 graduates annually
- Conducted outreach and fostered working relationships with existing and potential class speakers, including loan officers, real estate agents, home inspectors, insurance agents, real estate attorneys, local and state agencies
- Provided direct counseling to workshop graduates and potential homeowners, including credit counseling and financial coaching
- Assisted foreclosure prevention clients through partnership with the Attorney General's Office and liaised between clients and banks modifications, forbearances, short sales, etc.

MARCH 2013 – JULY 2014

RENTAL HOUSING COUNSELOR & PROPERTY MANAGEMENT COORDINATOR, NEIGHBORHOOD OF AFFORDABLE HOUSING, INC.

- Aided 300 households annually with affordable housing unit retention and search, including emergency placements homeless families and fire victims
- Managed tenant files for 250+ units and processed annual re-certifications, unit inspections, and tenant rent payments
- Performed office management duties, organized office operations and procedures, controlled correspondence, and approved supply requisitions

EDUCATION

MAY 2017

B.S. BUSINESS MANAGEMENT, LESLEY UNIVERSITY

Magna Cum Laude

LICENSES & CERTIFICATIONS

- MA Real Estate Salesperson
- MA Notary Public

SKILLS

- Spanish (Fluent) - Translation/Interpreting
- MS Office Suite
- CounselorMax
- MLS Pin
- Cloud CMA
- RPR
- HUD Secure Systems



Thaddeus S Siemasko, AIA

Principal

Thad founded the firm's architecture practice in 1987 with a driving passion to create exceptional structures for living, learning and work. The projects he designs are timeless in style, highly functional, thoughtfully placed in the landscape and carefully woven into the fabric of their communities. Thad's experience spans a wide range of project types and purposes, including academic institutions, commercial facilities, and single- and multi-family residences. He is a Beverly resident who plays an active role in the North Shore business community, serving on local boards and formerly as President of the Rotary Club. Thad's idea of unwinding is tackling house projects at his cottage in Wellfleet. He never puts his feet up, but if he did he'd likely be sporting handmade Italian loafers.

Relevant Project Experience

- **Harborlight Community Partners**
–Harborlight House
Beverly, Massachusetts
- **Harborlight Community Partners**
–Maple Street Housing
Wenham, Massachusetts
- **Harborlight Community Partners**
–Rockport Granite Street Housing
Rockport, Massachusetts
- **Harborlight Community Partners**
–Rockport High School Housing
Rockport, Massachusetts
- **Harborlight Community Partners**
–Anchor Point Housing
Beverly, Massachusetts
- **Harborlight Community Partners**
–Turtle Woods
Beverly, Massachusetts
- **Harborlight Community Partners**
–Cabot Street Housing
Beverly, Massachusetts

- **Harborlight Community Partners**
–Boston Street Crossing
Salem, Massachusetts
- **Harborlight Community Partners**
–Turtle Creek
Beverly, Massachusetts
- **Harborlight Community Partners**
–Firehouse Place
Beverly, Massachusetts
- **Harborlight Community Partners**
–Pigeon Cove
Rockport, Massachusetts
- **North American Family Institute**
Housing –Haverhill
Haverhill, Massachusetts
- **North American Family Institute**
Housing –Methuen
Methuen, Massachusetts
- **North American Family Institute**
Housing –Wilmington
Wilmington, Massachusetts

Professional Affiliations

- American Institute of Architects (AIA)
- Certified by National Council of Architectural Registration Boards (NCARB)
- Registered in MA, ME, NH, VT, NY, RI and FL

Community Involvement

- Vice Chair/Vice President,
Cabot Performing Arts Center
- Beverly Rotary Club,
President 2011–2012
- Beverly Regional YMCA
Board of Directors, past member
- Beverly Main Streets Board
of Directors, past member
- City of Beverly Building Commission,
past member

Education

- Harvard Graduate School of Design,
Alumnus AMDP 2012
- Master of Business Administration,
Boston University, High Honors
- Master of Architecture,
University of Michigan,
Highest Honors
- BS of Architectural Engineering,
Wentworth Institute of Technology

PETER C. GOURDEAU
203 Willow Street
South Hamilton, MA 01982
Phone: (978) 697-9684 Email: pgourdeau@gourdeau.com

SUMMARY

Real Estate Executive with over thirty-five years of hands-on, entrepreneurial experience in development, finance and construction management. Proven ability to initiate, lead and execute complex projects, from feasibility and entitlement to construction and occupancy. Superb interpersonal skills with strong ability to actively listen. Key competencies include:

Development management	Teambuilding and leadership	Construction management
Entitlement	Due diligence	Relationship management
Joint ventures	Asset management	Financial analysis

EXPERIENCE

WILLOWDALE ASSOCIATES

S. Hamilton, MA

Principal

2020 - Present

- Provide strategic real estate consulting services, from concept feasibility and site selection to project entitlement and construction representation for multiple corporate clients.
- Manage construction award and preconstruction activities for \$12MM affordable housing project
- Represent owner throughout construction of \$10MM single family residence.

WINDOVER CONSTRUCTION, INC

Beverly, MA

Director of Project Development/Project Executive

2013 - 2020

- Deliver strategic real estate project development services, from concept feasibility and site selection to project entitlement and construction management.
 - Executed award, entitlement, acquisition and development of a complex \$85MM mixed use joint venture.
 - Managed permitting, development and leasing of speculative harbor-front R&D facility.
 - Led site search for 500ksf life science campus.
 - Managed permitting and execution of two single-family cluster-style communities and approximately 200 units of multi-family housing.
- Provide oversight to construction project management teams. Oversaw entire project life-cycle. Responsible for client satisfaction and multiple project P&L's.
- Generate and foster client relationships.
- Member of Senior Management Team.

GOURDEAU LIMITED, INC

S. Hamilton, MA

Senior Vice President

1992 – 2012

- Managed all aspects of family owned construction management firm with a focus on institutional and residential construction. Average annual volume approximately \$15MM.
- Acquired, permitted and developed multiple single family subdivisions.
- Built property management infrastructure to managed closely held commercial portfolio.

ESSEX RIVER VENTURES
EVP and CFO

Boston, MA
2007 - 2009

- Repositioned and stabilized \$80MM portfolio of four commercial properties. Raised occupancy and operating income in all properties through aggressive leasing and cost management.
- Managed bank debt and equity investor relationships. Successfully negotiated multiple debt restructurings and extensions.
- Directed in-house property management staff and third party vendors. Established consistent management standards and reporting procedures across properties.

BANK OF BOSTON
Vice President

Boston, MA
1985 - 1990

- Managed a portfolio of real estate workouts in the Bank's Restructured Real Estate Division. Negotiated debt restructures and foreclosures (1988-1990).
- Financed developers of large residential and resort communities in the Southeast and Southwest in the Bank's Land Development Group (1986-1988). Conducted due diligence and credit analysis on new opportunities while managing portfolio of mature assets.
- Completed Loan Officer Development Program, an intensive, 18-month training program focused on credit analysis, debt structuring and accounting.

EDUCATION

KELLOGG SCHOOL OF MANAGEMENT
MBA, Concentrations in Finance and Real Estate

Evanston, IL

BOWDOIN COLLEGE
BA, Major in Government, Minor in American History

Brunswick, ME

BOARDS AND VOLUNTEER

Boards and Directorships:

- **Director of Salem Five Savings Bank and Salem Five Bancorp.**
 - Member, Audit Committee
- **Board member, United Way of the North Shore (2015-2020)**
- **Co-chair, Hamilton-Wenham Athletic Field Improvement Committee**
- **Trustee, Stoneridge Children's Montessori School (2008-2014)**
 - Chair, Committee on Trustees & Chair, Facilities Committee.
 - Recipient of Hallowell Award for Service to the Stoneridge Community.

Personal and Community Service:

- President, Hamilton Wenham Youth Lacrosse, Inc.
- Hamilton Economic Development Committee
- Acord Food Pantry, Volunteer

Property Address: Lot 66, Maple Street, Wenham, Massachusetts



SO.ESSEX #221 Bk:41264 Pg:607
10/25/2022 12:58 PM DEED Pg 1/3
eRecorded

MASSACHUSETTS EXCISE TAX
Southern Essex District ROD
Date: 10/25/2022 12:58 PM
ID: 1552068 Doc# 20221025002210
Fee: \$8,208.00 Cons: \$1,800,000.00

QUITCLAIM DEED

I, Bretley R. Burnett, as Trustee of the CEDAR REALTY TRUST under Declaration of Trust dated September 30, 1974 recorded with the Essex South District Registry of Deeds at Book 6103, Page 679 (see Trustee's Certificate recorded herewith), and the same Bretley R. Burnett, as Trustee of the Maple Trust under Declaration of Trust dated December 15, 1984 recorded with said Registry of Deeds at Book 8000, Page 366 (see Trustee's Certificate recorded herewith), said Trusts having a mailing address of 82 RR Cedar Street, Wenham, Massachusetts 01984,

for consideration paid of One Million Eight Hundred Thousand and 00/100 (\$1,800,000.00) Dollars,

Grant to Harborlight Community Partners, Inc., a Massachusetts Non-Profit Corporation, having an address of PO Box 507, Beverly, Massachusetts 01915,

with *quitclaim covenants*

The land located in Wenham, Essex County, Massachusetts, containing 3.904 acres, more or less, being the Lot shown as Lot 66 on a plan entitled, "Plan of Land Located in Wenham, Massachusetts (Essex County)", dated September 23, 2020, prepared by Meridian Associates, Scale 1"=60', recorded with the Essex South Registry of Deeds in Book 39509, Page 42.

Specifically conveying the following:

- Parcel 66B as shown on aforementioned Plan containing 3.832 acres, more or less according to said Plan, being a portion of the premises conveyed to Cedar Realty Trust in Deed dated December 28, 1984 and recorded with said Registry of Deeds at Book 7620, Page 248; and
- Parcel 62A as shown on said Plan containing 3,132 square feet, more or less according to said Plan, being a portion of the premises conveyed to Maple Trust in Deed dated November 13, 1985 and recorded with said Registry of Deeds at Book 8000, Page 372.

{00095737 4} Return Document to:
Kurt A. James, Esquire
KJP Partners LLP
56 Norman Street
Marblehead, Massachusetts 01945

Specifically excluding from the conveyance that certain parcel known as Parcel 66A as shown on aforementioned Plan containing 5,508 S.F., more or less according to said Plan.

The above described property is further conveyed with the benefit of easements as shown on said Plan as:

1. A "Proposed Access and Grading Easement Area 1" (1,102 S.F. more or less);
2. A "Proposed Snow Storage Easement Area 12' wide" (3,406 S.F. more or less);
3. A "Proposed Access and Grading Easement Area 2" (13,544 S.F. more or less);
4. A "Proposed Drainage Access Easement Area 3 10' wide" (1,935 S.F. more or less); and
5. A "Proposed Access and Grading Easement Area 4" (9,481 S.F. more or less)


Grantor reserves and retains an easement to pass and repass over that portion of Lot 66 situated in the area delineated by "EOP" on said Plan servicing the house shown as "No. 68" on said Plan and Maple Street for continued use as the access to and egress from No. 68. In the event that such portion of Lot 66 is improved or paved, Grantee shall provide a curbcut to accommodate such retained rights and easement. Grantor hereby indemnifies and holds harmless Grantee and its successor and assigns from and against any loss, cost, liability and/or damages arising from any use of such easement area by Grantor, its successors, assigns, invitees or licensees.

I, Bretley R. Burnett, as Trustee as aforesaid, declare under the pains and penalties of perjury that the property conveyed herein was not homestead property nor the principal residence of either me or my spouse, and that no other person is entitled to claim the benefit of an existing estate of homestead in the premises. I hereby release and terminate any and all estates of homestead in and to the property conveyed herein, whether created automatically pursuant to Massachusetts law or by declaration.

Being a portion of the premises conveyed to Robert N. Burnett, as Trustee of the Cedar Realty Trust in Deed DATED December 28, 1984 and recorded with said Registry of Deeds at Book 7620, Page 248; and a portion of the premises conveyed to Robert N. Burnett, as Trustee of Maple Trust in Deed dated November 13, 1985 and recorded with said Registry of Deeds at Book 8000, Page 372.

Witness my hand and seal this 21st day of October, 2022.

CEDAR REALTY TRUST

By: 
Bretley R. Burnett, Trustee


MAPLE TRUST

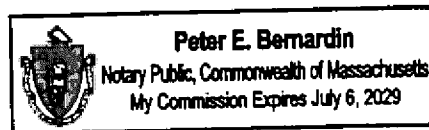
By: 
Bretley R. Burnett, Trustee

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

On this 21st day of October, 2022, before me, the undersigned Notary Public, personally appeared Bretley R. Burnett, as Trustee as aforesaid, who proved to me through satisfactory evidence of identification, which was photographic identification with signature issued by a federal or state governmental agency, oath or affirmation of a credible witness, personal knowledge of the undersigned, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose and as his free act and deed and who swore or affirmed to me that all statements made herein concerning marital status and occupancy are true, accurate and complete.


Name: Peter E. Bernardin
Notary Public
My Commission Expires: 7/6/29



COMMONWEALTH OF MASSACHUSETTS
TOWN OF WENHAM

DATE: 11.16.21

Permit No. # 21-205

BUILDING PERMIT

Post in an Accessible Location on the Building Site

MAPLEWOOD'S HOUSING LLC
CONSTRUCT 2 STORY - 45 UNIT, R-2 ZONING.
62 MAPLE STREET

THIS CERTIFIES THAT:
HAS A PERMIT TO:
LOCATED AT:

Provided that the person accepting this permit shall in every respect conform to the terms of the application on file with the Building Inspector and to the provisions of the Zoning Bylaws of the Town of Wenham. Any violation of the above is cause for revocation of this permit.

R. P. Mun Building Inspector

No building shall be occupied without an occupancy permit from the Building Inspector



Ruthie E. Brown

ZONING BOARD OF APPEALS OF THE TOWN OF WENHAM
DECISION ON THE APPLICATION OF
MAPLE WOODS HOUSING, LLC
FOR A COMPREHENSIVE PERMIT
UNDER G.L. c. 40B, §§ 20-23

Property Address: 62 Maple Street, Wenham, MA
Deed Reference: Book 41264, Page 607
Amendment Reference: Book 38806, Page 001

I. BACKGROUND

1. On October 9, 2014, Maple Woods Housing, LLC ("Applicant") submitted a comprehensive permit application to construct sixty (60) age-restricted units of multi-family rental housing in a single building ("Project") on approximately 3.5 acres of land at 62 Maple Street in Wenham ("Site" or "Property"). The Project will be constructed in two phases.
2. The Zoning Board of Appeals ("Board") held a duly noticed public hearing on November 5, 2014 on the application, and continued the public hearing on December 10, 2014, January 14, 2015, January 28, 2015, March 11, 2015, April 15, 2015, May 26, 2015, and June 18, 2015. The Board closed the public hearing and voted to grant this Comprehensive Permit, with conditions, on May 26, 2015, subject to review and approval of the written decision on June 18, 2015.
3. The Site is located in the Residential Zoning District. The Site contains a portion of the buffer zone to wetland resource areas on adjacent land.
4. The Site has 58.6 feet of frontage on Maple Street. The Site is part of a large property to be divided as part of the development. The Site is currently held as forest land under G.L. c. 61, which gives the Town of Wenham ("Town") a Right of First Refusal prior to any sale to the Applicant. Nearby land uses are mainly residential. An auto repair and sales facility is located east of the Site. The Site will be served by public water and a private on-site wastewater disposal system.
5. To evaluate the plans, documents, and testimony submitted by the Applicant's development team, the Board sought technical assistance and comments from Town staff and other boards and commissions. The Board also retained outside consultants to review the Applicant's traffic and environmental reports and the site plan. In addition, the Board received comments from abutters and other interested parties.
6. The Board retained Laurence F. Keegan, Jr., P.E., of Weston & Sampson for peer review of the Applicant's traffic impact assessment, and Janet Bernardo, P.E., of the Horsley Witten Group ("HWG") for civil/site engineering, stormwater management, and wastewater disposal questions. The Board subsequently retained Narrow Gate Architecture Ltd. for design review services.

7. The Board received written comments in support of the Project from the Wenham Planning Board (March 5, 2015); Bill Tyack, Wenham Department of Public Works (March 6, 2015); James Reynolds, for the Wenham Council on Aging (undated letter); and Joshua Anderson, a member of the Wenham Affordable Housing Trust (March 10, 2015).
8. The Wenham Fire Department and Water Department indicated their approval of the Project, subject to conditions that have been incorporated in Section V of this Decision.
9. Throughout the public hearing process, certain abutters raised concerns about or spoke against the Project. The following summarizes the concerns that neighborhood residents presented to the Board, through testimony and written submissions, at the hearings:
 - (a) That the Site was located within the Zone II of a public drinking water supply. However, through email correspondence with the Massachusetts Department of Environmental Protection (DEP), the Board determined that the abutters had received incorrect information about the Zone II boundary in the vicinity of the Site.
 - (b) That the Project would exacerbate drainage problems that exist on Maple Street. In correspondence to the Board dated January 5, 2015, HWG made several comments about the Project's conformance with Massachusetts Stormwater Management Standards (MASWMS). The Applicant submitted a written response and additional information to the Board for further peer review (January 28, 2015). On February 18, 2015, HWG informed the Board that the Applicant's response satisfied the original review comments. HWG also recommended conditions for the Conservation Commission to include in an Order of Conditions. Furthermore, the Applicant agreed to install "permeable pavers" in the reserve parking area on the Site.
 - (c) That the septic design would not comply with Title V of the State Environmental Code. However, on April 22, 2015, the Wenham Board of Health approved the proposed septic system (based on revised plans dated April 21, 2015) as compliant with Title V, subject to conditions within the Board of Health's jurisdiction.
 - (d) That the Project does not provide for sufficient snow storage area. In response to the abutters' comments, the Applicant submitted a sketch plan of on-site and off-site snow storage locations on April 9, 2015.¹ In addition, HWG's site/civil review (dated January 22, 2015) did not identify snow storage as a deficiency in the site plan.

¹ Regnante, Sterio & Osborn, LLP, Letter to Board of Appeals, Exhibits 1, April 9, 2015.

- (e) That the Applicant did not provide sufficient parking for the proposed sixty (60) units of age-restricted rental housing. On December 30, 2014, the Board's peer review consultant, Weston and Sampson, Inc., concurred with the Applicant's plan to provide sixty-six parking spaces for the Project.
 - (f) That vehicular and pedestrian safety on Maple Street would be compromised by the increase in traffic generated by the Project. During its review, however, the Board's traffic consultant did not identify vehicular or pedestrian safety concerns with the Project.
 - (g) That the Board should deny the Project as inconsistent with "municipal planning" efforts. Some abutters said the Site is inconsistent with local planning, but the Board did not receive evidence of inconsistencies with municipal plans as such plans are described in various decisions of the Housing Appeals Committee (HAC). For example, the abutters cited a regional plan prepared by the Metropolitan Area Planning Council (MAPC) in 2011 and Wenham's June 2008 Affordable Housing Plan, which has expired and does not qualify as a DHCD-approved housing production plan under 760 CMR 56.03(4). Omitted from the abutters' submissions was any mention of a master plan or comprehensive plan for Wenham, prepared in accordance with G.L. c. 41, § 81D. Moreover, MAPC provided a letter of support for the Project, dated May 26, 2015, noting that Massachusetts has many examples of open space preservation and affordable housing occurring "side by side."
 - (h) That the Applicant lacks site control because the Town of Wenham has a right of first refusal to purchase the Property pursuant to G.L. c. 61. Under 760 CMR 56.04(1), the Subsidizing Agency has authority to determine whether the Applicant controls the site as part of the Project Eligibility review process. Further, 760 CMR 56.04(6) directs the Board to consider the Subsidizing Agency's determination as conclusive. On September 16, 2014, DHCD issued a Project Eligibility determination for the Project under the Low Income Housing Tax Credits (LIHTC) program. DHCD specifically found that the Applicant controls the site for purposes of eligibility to apply for a comprehensive permit.
 - (i) That the Applicant had proposed to construct more units than necessary for the Project to be "economic" because the Applicant's Project Eligibility application was deemed feasible with only thirty (30) units. However, DHCD's Project Eligibility Determination (or Site Approval Letter) specifically approved sixty (60) units, to be built in two phases of thirty (30) units each.
10. The Board also received comments from the Ipswich River Watershed Association ("IRWA") in a letter dated January 16, 2015. The IRWA made several recommendations to mitigate the Project's potential impact on water quality and water quantity in the Ipswich River watershed. On January 26, 2015, the Applicant responded to the Board and agreed to implement substantially all of the IRWA's recommendations. Specifically, the Applicant has offered to offset 100 percent of its municipal water use through

minimization and supporting improvements to offset its water usage by reducing water use elsewhere in town.

11. In correspondence dated May 11, 2015, the Conservation Commission issued an Order of Conditions for the Project and recommended that the Board grant certain waivers from the Wetlands Resource Protection Bylaw and Regulations as requested by the Applicant.
12. Sitting for the Board and present for the public hearing process were Chairman Anthony Feeherry, Jeremy Coffey, Shaun Hutchinson. Christopher Vance, associate member, also attended.
13. Exhibit A contains a list of documents and submittals the Board received during the public hearing process.

II. GOVERNING LAW

14. The law governing this application is the Comprehensive Permit Law, Massachusetts General Laws, Chapter 40B, §§ 20-23 (the "Act"), and the regulations promulgated by the Department of Housing and Community Development ("DHCD"), 760 CMR 56.00 et seq. (the "Regulations").
15. The Act promotes regional distribution of low or moderate income housing by preventing individual cities and towns from using exclusionary zoning to block construction of such housing. Toward these ends, the purposes of the Act are satisfied if: (a) a town has low or moderate income housing in excess of 10 percent of the total number of year-round housing units reported in the latest decennial census or (b) which is on sites comprising 1 ½ percent or more of the town's total land area zoned for residential, commercial, or industrial use, or (c) if the application results in the commencement of low and moderate income housing construction on sites comprising more than .3 percent of such total area or 10 acres, whichever is larger, in one year.
16. DHCD's Regulations expand the definition of what constitutes satisfaction of the statute to include regulatory safe harbors to include such methods as "recent progress" toward the statutory minima or compliance with a DHCD-approved housing production plan, all as described in 760 CMR 56.03(4) through 56.03(7).
17. The Board's decision on a comprehensive permit must balance the regional need for low- or moderate-income housing against the Town's long-range planning goals, local requirements and regulations to the extent that they are applied equally to subsidized and unsubsidized housing, and valid concerns about the health and safety of residents of the proposed housing, the surrounding neighborhood, or the Town as a whole.

III. FINDINGS:

The Board makes the following findings in connection with the application:

18. The Applicant has complied with all rules and regulations of the Town of Wenham as they pertain to the application for a Comprehensive Permit.
19. The Applicant has demonstrated its eligibility to submit an application for a Comprehensive Permit to the Board, and the development fulfills the minimum Project Eligibility requirements set forth in 760 CMR 56.04(1) as follows:
 - (a) The Applicant is a limited dividend organization, Maple Woods Housing, LLC, which is a single-purpose entity owned by Harborlight Community Partners, Inc., a non-profit entity. Both Maple Woods Housing, LLC and Harborlight Community Partners, Inc., have a place of business of 283 Elliott Street, Beverly, MA 01915.
 - (b) The Applicant received a written determination of Project Eligibility from the Department of Housing and Community Development ("DHCD") dated September 16, 2014, a copy of which was provided to the Board with the original application.
 - (c) By including with its application a copy of its purchase option for the site which has been extended through September 30, 2015, the Applicant has shown continued evidence of site control sufficient to qualify as an applicant for a Comprehensive Permit.
 - (d) The Applicant will execute a Regulatory Agreement that limits its annual distributions in accordance with Chapter 40B and the regulations and guidelines adopted thereunder by DHCD.
20. The Town of Wenham does not meet the statutory minima set forth in G.L. c. 40B § 20 or 760 CMR 56.03(3) to 56.03(7):
 - (a) At the time of the filing of the application, the number of low or moderate income housing units in the Town of Wenham (122 units) constituted 8.69 percent of the total year-round units in the Town (1,404 units), based on the most recent decennial census. Thus, the Town does not meet the 10 percent statutory minimum.
 - (b) Existing affordable housing units are on sites which comprise less than one and one half percent of the total land area of the Town which is zoned for residential, commercial or industrial use (excluding land owned by the United States, the Commonwealth of Massachusetts or any political subdivision thereof).

62 Maple Street
Comprehensive Permit

- (c) The granting of this comprehensive permit will not result in the commencement of construction of low or moderate income housing units on a site comprising more than three tenths of one percent of land area in the Town of Wenham or ten acres, whichever is larger, zoned for residential, commercial or industrial uses (excluding land owned by the United States, the Commonwealth of Massachusetts or any political subdivision thereof) in any one calendar year.
 - (d) The Town of Wenham does not have a current, approved Housing Production Plan pursuant to 760 CMR 56.03(4).
 - (e) The Town of Wenham has not achieved recent progress toward its housing unit minimum pursuant to 760 CMR 56.03(5).
 - (f) The Project does not constitute a Large Project pursuant to 760 CMR 56.05(6).
 - (g) The Applicant's comprehensive permit application does not constitute a Related Application pursuant to 760 CMR 56.03(7).
21. The development, if constructed and operated in conformance with the plans and conditions set forth hereunder, will adequately provide for stormwater drainage, sanitary sewer services and water services, and other appurtenant utilities and amenities, and it will not be a threat to the public health and safety of the occupants of the development, the neighborhood, or the Town.
22. The Board finds that the conditions imposed in Section V of this Decision are necessary in order to address Local Concerns as defined in 760 CMR 56.02. The Board finds that such conditions will not render the project uneconomic. To the extent that such conditions may render the project uneconomic, the Board finds that the Local Concerns outweigh the potential benefits of the proposed affordable units.
23. The Board finds that granting certain waivers from local by-laws and regulations is acceptable even though granting any waivers may have an adverse impact on Local Concerns. Nevertheless, the Board finds that the Local Concerns affected thereby do not outweigh the regional need for affordable housing, especially given the mitigation that has been provided by the Applicant.
24. The Board acknowledges concerns raised by some neighbors and other interested parties about the Project's potential incompatibility with abutting residential uses. Such concerns included increased traffic and stormwater. However, no specific public health or safety issues were identified by elected officials or department heads of the Town, and the concerns raised by abutters during the public hearing were adequately addressed as part of the peer review process. The Board finds that despite concerns from abutters, the Project addresses local and regional housing needs.
25. The Board finds that many of the concerns expressed by some abutters and other interested parties during the public hearing process involve pre-existing conditions that

are not directly related to the Project. Moreover, many of these concerns have been addressed by the Applicant through plan modifications or by conditions imposed on this Comprehensive Permit.

26. The Board finds that construction of 60 one-bedroom apartment units at 62 Maple Street will be "Consistent with Local Needs" within the meaning of G.L. c. 40B, § 20, and 760 CMR 56.02, and will allow the Town of Wenham to exceed the ten percent (10%) statutory minimum under Chapter 40B. The approval of this Project, with sixty (60) units, will bring the Town to 12.9 percent.

IV. DECISION

In consideration of all of the foregoing, including the plans, documents and testimony given during the public hearing, the Board hereby grants the Applicant a comprehensive permit under Chapter 40B for the development described herein, subject to the conditions set forth below.

V. CONDITIONS

A. General

- A.1 The holder of this Comprehensive Permit is defined as a limited dividend entity, Maple Woods Housing, LLC. The Site is defined as that property containing approximately 3.5 acres of land situated at 62 Maple Street, as shown on a Plan of Land prepared by Meridian Associates for Harborlight Community Partners, dated May 18, 2015. The Project is defined as all features shown on the plans listed below in Condition A.2 or as otherwise required by this Comprehensive Permit.
- A.2 Except as may be provided for in the following conditions or in the Final Plans referenced below, the Project shall be constructed substantially in conformance with the plans and drawings listed below in this Condition A.2, which for purposes of this Comprehensive Permit shall be considered the Approved Plans for the Project ("Approved Plans"). Minor changes to the Approved Plans (e.g., changes that do not materially affect the location of, or increase the height or massing of the structures, or increase the number of units contained in the residential buildings) shall be submitted to the Inspector of Buildings who shall have the authority to approve such changes as immaterial changes. If the Inspector of Buildings determines that the proposed changes do not conform to the requirements of this comprehensive permit, he shall so notify the Applicant and the Applicant shall either bring the plans into conformance with this decision or seek modification in accordance with 760 CMR 56.05(11). The Approved Plans consist of the following:
- a. Maple Woods Preliminary Comprehensive Permit Plans (To Accompany

62 Maple Street
Comprehensive Permit

Comprehensive Permit Application) for 62 Maple Street located in Wenham, MA dated October 7, 2014, Revised January 23, 2015, Revised May 11, 2015; Applicant Maple Woods Housing, LLC, Owner Robert N. Burnett, TRS; Prepared by Meridian Associates, consisting of 4 sheets.

- b. Landscaping Plans entitled “Maplewood, Wenham, Mass.” dated October 7, 2014, revised January 22, 2015, and Landscape Details dated January 22, 2015, drawn by Ulrich Bachand Landscape Architecture, LLC, Beverly, Mass.; and Lighting Plan, prepared by Ulrich Bachand Landscape Architecture, LLC, and Vanguard Lighting, dated September 30, 2014.
 - c. Proposed On Site Wastewater Treatment and Disposal System Plans, prepared by C.G. Johnson Engineering dated March 12, 2015 and revised April 21, 2015.
 - d. Architectural Plans entitled “Proposed New Construction Maple Woods Housing LLC” Schematic Design dated October 7, 2014, prepared by Siemasko + Verbridge.
 - e. MDM Transportation Consultants, Inc., Traffic Impact Study, November 5, 2014; and correspondence to the Board dated January 14, 2015 and January 28, 2015.
- A.3 This Decision shall be recorded with the Essex South District Registry of Deeds. Proof of recording shall be submitted to the Town Planner prior to issuance of a building permit.
- A.4 The Applicant shall be a limited dividend organization as required by Chapter 40B, and it and its successors and assigns shall comply with the limited dividend and other applicable requirements of Chapter 40B and the regulations adopted thereunder.
- A.5 The Project shall consist of not more than sixty (60) one-bedroom apartment units in a single building (to be constructed in two (2) phases) not exceeding thirty-five feet (35') in height (measured in accordance with the Town of Wenham Zoning Bylaw), and other related residential amenities, all as shown on the Approved Plans.
- A.6 All units in the Project shall be one-bedroom units, and all of the units shall be subject to, at a minimum, a fifty-five (55) and over age restriction. The Applicant shall use all commercially reasonable efforts to secure approval from the Subsidizing Agency and its lenders to allow the Project to be restricted to persons age sixty-two (62) or over, provided that Town financing is successful, consistent with recommendations from the Wenham Housing Trust and Community

Preservation Committee in 2014. Should the Town and State financing succeed, the 62 and older restriction will be presumed in this Permit.

- A.7 There shall be a minimum of 66 parking spaces (inclusive of required handicap spaces) for the Project. In the event additional parking is necessary in the future, the Applicant has shown an overflow parking area for sixteen (16) cars on a sketch plan prepared by Siemasko + Verbridge and submitted to the Board on April 9, 2015 (Exhibit 2A, Regnante, Sterio & Osborn, LLP, Letter to Board of Appeals, April 9, 2015).
- A.8 There shall be no smoking permitted on the Site within fifteen (15) feet of any property line. The Applicant shall be responsible for enforcing this restriction.
- A.9 All residential units approved under this Comprehensive Permit shall be for rental only, in perpetuity, and shall not be converted to condominium or co-operative or other form of individual ownership without approval as a substantial modification of this Comprehensive Permit.
- A.10 Pursuant to the Waiver List revised February 25, 2015 attached hereto as Exhibit B, the Applicant has requested, and the Board has granted, waivers from the Wenham Zoning Bylaw and other local by-laws and regulations including the setback under the Wenham Resource Protection Bylaws and Regulations as specified in Exhibit B hereto. No waivers are granted from requirements that are beyond the purview of G.L. c. 40B, §§20-23. No waivers are specifically granted from permit or inspection fees. Waivers from security requirements are granted, provided that the Applicant shall comply with the security requirements contained in this Decision.

Any subsequent revision to the Plans, including but not limited to revisions that are apparent in the Final Plans that require additional or more expansive waivers of any local by-laws or regulations, must be approved by the Board in accordance with 760 CMR 56.05(11). To the extent that additional waivers are subsequently determined to be required with respect to improvements that are otherwise shown on the Approved Plans, such waivers shall be deemed an insubstantial change to the Comprehensive Permit under 760 CMR 56.05(11), and can be granted administratively by the Board.

- A.11 The Applicant shall comply with all local regulations of the Town of Wenham and its boards, commissions, and departments unless specifically waived herein or as otherwise addressed in these conditions.
- A.12 The Applicant shall copy the Town Planner (Emilie Cademartori) on all correspondence between the Applicant and any federal, state, or Town official, board, or commission concerning the conditions set forth in this decision, including but not limited to all testing results, official filings, environmental approvals, and other permits issued for the Project.

- A.13 In accordance with DHCD's Guidelines for G.L. c. 40B Comprehensive Permit Projects, Subsidized Housing Inventory, ("Chapter 40B Guidelines"), updated December 2014, and to the extent allow by law, preference for renting up to 70 percent of the units shall be given to Wenham residents under the Local Preference policy set forth in the Chapter 40B Guidelines.
- A.14 Except as otherwise specifically provided herein, where this Decision provides for the submission of plans or other documents for approval by the Building Inspector or other Town Departments, the Building Inspector or applicable Department Head will use reasonable efforts to review and provide a written response within thirty (30) days following submission. For submissions that require assistance from an outside consultant, as determined by the Building Inspector or applicable Department Head, the thirty-day time period shall not begin until the consultant's fee has been fully funded by the Applicant.
- A.15 The Applicant agrees that if the Project is conveyed to a non-profit charitable organization exempt from property taxes under G.L. c, 59, Section 5, there shall be an enforceable restriction in the deed to the Property, binding such non-profit organization to make a Payment in Lieu of Taxes (PILOT) each year to the Town of Wenham for an amount equal to the real estate taxes that would be required of a non-exempt owner, as determined by the Wenham Board of Assessors. Such restriction shall run with the land and apply to any subsequent tax-exempt purchaser of the Property. ,
- A.16 This Comprehensive Permit may be subsequently assigned or transferred pursuant to 760 CMR 56.05(12)(b) The pledging of the Property as security under any conventional loan construction financing terms as set forth in the financing entity's Loan Documents or any foreclosure sale pursuant to the same shall not constitute an assignment or transfer under this paragraph. The Board shall receive notice of any change in the principals of Maple Woods Housing, LLC during construction of the Project.
- A.17 The provisions of this Comprehensive Permit Decision and Conditions shall be binding upon the successors and assigns of the Applicant, and the obligations shall run with the land. In the event that the Applicant sells, transfers, or assigns its interest in the development, this Comprehensive Permit shall be binding upon the purchaser, transferee, or assignee and any successor purchasers, transferees or assignees. The limited dividend restrictions shall apply to the owner of the project regardless of sale, transfer, or assignment of the project.
- A.18 The sidewalks, driveways, roads, utilities, drainage systems, sanitary sewer system, water system and all other infrastructure shown on the Approved Plans as serving the Project shall remain private in perpetuity, and the Town of Wenham shall not have, now or in the future, any legal responsibility for the operation or maintenance of the infrastructure, including but not limited to snow removal and

landscape maintenance. In this regard, the driveway within the Project shall not be dedicated to or accepted by the Town.

- A.19 The Applicant shall, as it has agreed, work with the Town to offset 100 percent of its municipal water use through minimization and supporting improvements to reduce water use elsewhere in town. The designation of specific vehicle(s) to achieve this goal shall be determined by the Wenham Water Department and may include a payment, as is required under existing regulation, to the Town-controlled Water Use Mitigation Fund, as well as other measures approved by the Water Department. The Town recognizes that it is currently in the process of creating a Town-wide Water Mitigation Plan as required by its 20-year State Water Management Act Program permit renewal and desires that the Applicant's mitigation planning be integrated within this process.
- A.20 No connection shall be made to the municipal water system for outdoor irrigation purposes. A connection for the building sprinkler system will be made to the municipal water system.
- A.21 Unless otherwise indicated herein, the Board may designate an agent to review and approve matters on the Board's behalf subsequent to this Decision.

B. Affordability Requirements

- B.1 All sixty (60) of the units in the Project shall be low- or moderate-income units. Forty-eight (48) units will be made available to households earning below 60 percent of the area median income (AMI) and twelve (12) units will be made available to households earning below 30 percent of AMI, as determined by the United States Department of Housing and Urban Development ("HUD") and DHCD. The Applicant shall be responsible for maintaining records sufficient to comply with DHCD guidelines for occupancy of such units by income-eligible households.
- B.2 Upon completion of the Project and in perpetuity, all 60 units shall meet the criteria for inclusion in DHCD's "Subsidized Housing Inventory" (SHI).
- B.3 The Applicant shall obtain approval by DHCD of an affirmative marketing plan and tenant selection plan prior to making any of the units available for rent, and shall ensure that the Project complies with the DHCD's fair housing requirements.

C. Submission Requirements

- C.1 Prior to any construction on the Site, whether or not pursuant to a building permit, the Applicant shall:
- a. Deliver to the Board a check in a reasonable amount determined by the Board to be used for the Board to retain outside experts for technical and

legal reviews and inspections required under these conditions. Said funds shall be deposited by the Board in an account pursuant to G.L. c. 44, s. 53G and shall only be used for technical reviews and inspections associated with this project. Any unspent funds shall be returned to the Applicant with accrued interest at the completion of the project. If at any time the ZBA reasonably determines that there are insufficient funds to cover the costs of technical reviews, it shall inform the Applicant and the Applicant shall forthwith deliver additional funds as specified by the ZBA in a reasonable amount as may be determined by the ZBA. Said funds may be used by the ZBA to hire civil engineering, traffic engineering, legal counsel, accounting, and/or other professionals that the ZBA deems reasonably necessary to ensure compliance with the conditions hereof.

- b. Obtain a Notice of Intent (NOI) for Stormwater Discharges Associated with Construction Activity under a National Pollution Discharge Elimination System (NPDES) General Permit from the U.S. Environmental Protection Agency (EPA).
- c. Submit to the Town Planner for review and administrative approval Final Engineering Drawings and Plans ("Final Plans") that conform to the requirements of this Comprehensive Permit and the Approved Plans referred to in paragraph V.A.2 and incorporate the conditions set forth in said plans and in this Decision. The Final Plans shall also incorporate all conditions and requirements of permitting agencies having jurisdiction. Applicable sheets of the Final Plans shall signed and sealed by the Professional Land Surveyor, the Registered (Civil) Engineer of record, the Registered Building Architect and the Registered Landscape Architect of record. The Final Plans shall be submitted to the Town Planner at least forty-five (45) days prior to the anticipated date of commencement of building construction or submission of an application for building permits, whichever is earlier (the "Final Site Plan Submission Date"). Upon receipt of the Final Plans, the Town Planner shall promptly forward them to the Board for review.

At a minimum, the Final Plans shall be in accordance with the Stormwater Management Report dated February 4, 2015 and Stormwater Analysis and Calculations Report dated February 18, 2015 prepared by Meridian Associates and the comments and recommendations thereto contained in the HWG peer review by Janet Bernardo, P.E., dated January 5, 2015, February 18, 2015. The stormwater management system shall ensure that there shall be no increase in the rate of flow, above current levels, of stormwater from the Property onto the abutting properties or public ways, and that the stormwater management system is designed in conformance with the Massachusetts Stormwater Management Handbook ("MASWMH"). The Board notes that with the Approved Plans, HWG is satisfied that all issues regarding stormwater and engineering, including

the requirements of the MASWMH, have been adequately addressed. In addition, the Final Plans shall incorporate all water quality and water quantity protection commitments stated in the Applicant's letter to the Board, dated January 26, 2015 (submitted in response to recommendations from the IRWA, dated January 16, 2015).

- d. Submit to the Board, Town Planner, Building Inspector, Fire Chief, Police Chief, and Director of Public Works, a construction management plan including, but not limited to, dust and noise control measures, tree removal, fill delivery schedules, stockpiling areas, truck routes, trash and debris removal, hours of construction, construction staging, traffic and parking during construction, and like matters.
- e. Other than site work and such other work as may be authorized in writing by the Town Planner, no other construction of units shall commence and no building permits shall issue under this Comprehensive Permit until the Town Planner, in consultation with the Board's engineer, has approved the Final Plans as being in conformance with this Decision. If no written response or comments have been given to the Applicant by the Town Planner concerning the Final Site Plans within forty-five (45) days after the Final Site Plan Submission Date, the Final Plans, as delivered, will be deemed to have been approved.
- f. Submit to the Town Planner a landscaping plan with the Final Plans, signed by a Registered Landscape Architect, consistent with Approved Plans, depicting the following:
 - (1) Overall planting plan that includes a demarcation of clearing and the limits of work;
 - (2) Planting plans for drives showing shade trees and lighting fixture locations;
 - (3) Plans of walkways in open space and recreation areas;
 - (4) Prototype planting plans for each building that include shade trees, ornamental trees, shrubs, and groundcovers;
 - (5) Prototype screening plans for dumpsters, depicting plantings and fencing;
 - (6) Planting details for coniferous and deciduous shade trees, ornamental trees, and shrubs;
 - (7) Planting schedules listing the quantity, size, height, caliper, species, variety, and form of trees, shrubs, and groundcovers;

- (8) Tree protection and preservation plans; and
- (9) Construction details.

All plantings shall consist of native, non-invasive, drought-tolerant species as per the Applicant's agreement with the Ipswich River Watershed Association. Plantings installed along drives and walkways shall also be salt-tolerant.

- g. Obtain approval of proposed fire hydrant locations and Fire Department Connection (FDC) locations.

C.2 Prior to the issuance of a building permit for the project, the Applicant shall:

- a. Record this Comprehensive Permit with the Essex South District Registry of Deeds ("Registry of Deeds"), at the Applicant's expense, and provide proof of the same to the Building Inspector.
- b. Submit to the Town Planner evidence of Final Approval from DHCD, as required by the Project Eligibility letter and the Chapter 40B regulations.
- c. Submit to the Town Planner a certified copy of the Regulatory Agreement and Monitoring Services Agreement for the Project. Execution and recording of such Regulatory Agreement and a subsidy funding commitment by DHCD or other approved lender shall be complete prior to the issuance of any building permit.
- d. Submit to the Building Inspector final Architectural Plans, consistent with the Approved Plans, prepared and sealed by an architect with a valid registration in the Commonwealth of Massachusetts ("Architectural Plans"). The Architectural Plans shall be submitted in such form as the Building Inspector may request.
- e. The Board's engineer shall approve the maintenance schedule for the stormwater system.
- f. Obtain and file with the Building Inspector a copy of all federal, state, and local permits and approvals required for the Project.
- g. Provide a performance guarantee in an amount set by the Town Planner with input from the Board, which guarantee shall be posted to ensure completion of the infrastructure (as listed below) in accordance with the Approved Plans. The guarantee shall be in a form acceptable to the Town Planner with input from the Board. Items covered by the performance guarantee shall include, but shall not be limited to:

As-built drawings;

Septic and utilities;
Driveway construction;
Erosion control;
Drainage facilities/stormwater management system facilities;
Work required by the Conservation Order of Conditions.

The performance guarantee will be reduced from time to time as work progresses and released upon approval by the Town Planner and the Conservation Commission Agent with input from the Board.

- h. Obtain all necessary building, electrical, plumbing, and associated permits for the Project required by state law.

Submit the proposed fire protection systems, including fire alarm and fire sprinkler systems, for review and approval by the Wenham Fire Department.

D. Construction Completion: Certificate of Occupancy

- D.1 Prior to issuance of a certificate of occupancy for any portion of the Project, the Applicant shall:

- a. Submit an "Offset Mitigation Plan" approved by the Wenham Water Department to the Building Inspector, specifying measures to offset the Project's water use in accordance with Condition A.17 above.
- b. Submit interim engineer's certification of compliance with utilities plan and profiles to the Department of Public Works.
- c. Provide a letter to the Board, signed by the Applicant's civil engineer, certifying that the Project has been constructed in compliance with the Final Plans.
- d. Obtain acceptance from the Fire Department of testing of all fire protection systems, fire alarm systems, fire sprinkler systems, and local smoke alarms within the dwelling units.
- d. Obtain Affidavits signed by the Architect, Mechanical/Electrical/Plumbing Engineers and Structural Engineers as required to obtain the Certificate of Occupancy.

- D.2 Prior to issuance of the final certificate of occupancy, the Applicant shall:

- a. Submit to the Department of Public Works, in digital file format, a final as-built utilities plan including profiles, showing actual-in ground installation of all utilities, rim and invert elevations, roadway, sidewalk

and associated construction. The file format shall be in AutoCAD DWG (or ASCII DXF) version 2010 or earlier and Adobe PDF, delivered on CD-ROM or DVD-R media. AutoCAD file delivery shall be in full model view and individual sheet views. The digital file shall include property boundaries, dimensions, easements, rights-of-way, edge of pavement, edge of sidewalk, edge of water bodies, wetland boundaries, topographic contours, spot elevations, parking areas, road centerline and associated text. Said digital data shall be delivered in the Massachusetts State Plane Coordinate System, North American Datum 1983 and North American Vertical Datum 1988, in U.S. Survey Feet.

- b. Submit to the Building Inspector as-built plans for all buildings in the Project.
- c. Applicant has submitted a letter dated June 26, 2015 offering to offset 100% of its water use through minimization and supporting improvements to affect its water usage elsewhere in Town. Applicant shall, as it offered, work with the Town and the Ipswich River Watershed Association (“IRWA”) in accordance with its letter dated January 26, 2015 to the Board in response to IRWA’s letter dated January 16, 2015 to achieve such goals under the leadership of the Town. The designation of a vehicle to achieve this goal will be proposed by the Town and may include a payment, as is common now, to the Town controlled water use mitigation fund or other “water banking” system as approved by the Town.

E. Project Design and Construction

- E.1 The Applicant and the site general contractor shall attend a preconstruction conference with the Building Inspector and other Town Department heads as the Building Inspector may determine.
- E.2 The Applicant shall permit representatives of the Board to observe and inspect the Site and construction progress until such time as the Project has been completed.
- E.3 The proposed construction will be in accordance with all applicable federal and state laws, rules, and regulations, and all local bylaws and regulations except as waived herein.
- E.4 The Architectural Plans shall provide for smoke separation doors/assemblies within the common egress corridor to prevent the spread of smoke throughout each building. Doors/assemblies shall be shown on said Plans.
- E.5 The Applicant shall request and obtain permits and approvals from the Wenham Fire Department for installation of the fire alarm system, fire sprinkler system, and location of hydrants. All shall be designed free of landscaping obstructions.

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- E.6 All site retaining walls four (4) feet or greater in height shall be designed by a Massachusetts Professional Structural Engineer.
- E.7 During construction, the Applicant shall conform to all local, state, and federal laws regarding noise, vibration, dust, and blocking of Town roads. The Applicant shall at all times use all reasonable means to communicate with and minimize inconvenience to residents in the general area. Adequate provisions shall be made by the Applicant to control and minimize dust on the site during construction in accordance with the construction mitigation plan.
- E.8 The Applicant will work with the abutters to design and install landscaping screening that will address site line concerns of specific abutters. This may include plantings on the project site and/or abutter properties.
- E.9 Appropriate signage shall be shown on the Final Plans.
- E.10 The location of all utilities, including but not limited to underground electric, telephone, and cable, shall be shown on the Final Plans. All transformers and other electric and telecommunication system components shall be included on the Final Plans.
- E.11 If natural gas is proposed, gas service locations shall be included on the Final Plans.
- E.12 The Applicant shall install lighting on the site which conforms to the Town of Wenham's Zoning Bylaw and the Landscaping and Lighting Plan included in the list of Approved Plans (see Condition A2). Management of outdoor lighting shall be the responsibility of the Applicant.
- E.13 Soil material used as backfill for structures shall be certified by the Structural Engineer to the Building Inspector as meeting design specifications, as applicable.
- E.14 Construction activities shall be conducted between the hours of 8:30 a.m. and 6:00 p.m., Monday through Friday. Work may occur on Saturdays during the same time period but shall be limited to inside work only, after the buildings have been framed, roofed, and sheathed. For purposes of this condition, construction activities shall be defined as: start-up of equipment or machinery, delivery of building materials and supplies; removal of trees; grubbing; clearing; grading; filling; excavating; import or export of earth materials; installation of utilities both on and off the site; removal of stumps and debris; and erection of new structures. All off-site utility work shall be coordinated and approved by the Department of Public Works and shall not be subject to the timing restrictions set forth above. Parking of all vehicles and equipment must be on site during construction.
- E.15 Burning or burial of construction or demolition debris on the site is strictly prohibited. All such materials are to be removed from the site in accordance with

applicable law. During construction, the site shall be secured against unauthorized entry or vandalism by fencing, or other appropriate means, and all construction materials shall be stored or stockpiled in a safe manner. Any floodlights used during the construction period shall be located and directed so as to prevent spillover or illumination onto adjacent properties. All construction activities are to be conducted in a workmanlike manner.

- E.16 No building areas shall be left in an open, unstabilized condition longer than sixty (60) days. Temporary stabilization shall be accomplished by hay bales, straw coverings or matting. Final stabilization shall be accomplished by loaming and seeding exposed areas.
- E.17 All dumpsters serving the Project shall be enclosed and covered.
- E.18 All retaining walls shall be constructed in the aesthetic manner as depicted in the colored rendering as submitted. Specifically, retaining walls shall not consist of exposed concrete.
- E.19 Snow shall be stored within the areas of the site designated on the Approved Plans. To the extent snowfall exceeds the capacity of the designated snow storage areas, the Applicant has obtained an agreement for an easement for off-site snow storage as shown on a Snow Storage Sketch prepared by Meridian Associates dated March 30, 2015. Such easement shall be executed and recorded with the Registry of Deeds prior to construction.

F. Traffic Safety Conditions

- F.1 Sidewalks shall be provided within the Site linking the residential buildings to the on-site amenities. Wheelchair ramps and crosswalks will be provided within the Site where pedestrians will cross internal circulating aisles. These facilities will be designed and constructed in accordance with ADA and MAAB regulations, as applicable.
- F.2 Prior to the issuance of an occupancy permit, the Applicant shall furnish and install one "YOUR SPEED" Radar Driver Feedback Sign along Maple Street. Specific location shall be coordinated with the Applicant, Wenham Police Department and Department of Public Works. In the event that a suitable permanent location is not conveyed to the Applicant prior to issuance of a building permit, the Applicant shall furnish a portable Radar Driver Feedback Sign which shall satisfy this condition.

G. Police, Fire, and Emergency Medical Conditions

- G.1 The Project shall be equipped with fire protection systems, fire alarm systems, fire sprinkler systems, and local smoke alarms approved by the Wenham Fire Department.

- G.2 The Applicant shall provide professional property management and maintenance personnel on the premises during normal daytime hours and an emergency contact name and number for tenants and the Wenham Police and Fire Departments.
- G.3 The Board notes that the original design was adjusted by the Applicant to provide a 34' area to the rear of the proposed structure to accommodate a fire truck and "drop zone" as requested by the Fire Department (15' drop zone and 19' wide travel way totaling 34'). This is an increase of one (1) foot from the original design. The area will be composed of pavers sufficient to hold the weight of a fire truck which will be subject to final Fire Department approval. The building will be serviced by a backup generator which meets all safety and noise requirements. The generator shall be exercised for preventive maintenance purposes during normal business hours only.

The Board also notes that an auto turn analysis was completed by MDM Transportation Consultants, Inc. and peer reviewed at the Board's request. This resulted in an adjustment to the entrance area of the project which is depicted in the Approved Plans.

- G.4 The plans have been modified to show a full 24' width interior driveway. Pursuant to the NAPA standards a single access route is acceptable for residential development containing between 1 and 100 units. The Board finds that a secondary means of access is not necessary for the Project based upon said standard and the safety modifications made by the Applicant.
- G.5 The Applicant has agreed to allow the Wenham Fire Department and the Wenham Police Department, to install and maintain emergency communication devices for the Town on the site and/or on the building. This equipment can be linked to the backup generator for further security benefit.
- G.6 The Applicant has agreed, at the request of the Town, to establish Maple Woods, as a short term emergency shelter location for public need.

H. Water, Septic, and Utilities

- H.1 The water, septic, and drainage utilities servicing the buildings in the Project shall be installed and tested in accordance with applicable Town of Wenham requirements and protocols.
- H.2 The Project shall comply with all water quality and water quantity recommendations made by the IRWA in correspondence to the Board (through E. Cademartori, Town Planner) dated January 16, 2015, which recommendations the Applicant accepted in writing on January 26, 2015. The purpose of such recommendations is to minimize water use and maximize water quality protection in the design, construction, and ongoing operation of the Project.

- H.3 Utilities shall be installed underground by the Applicant using methods standard to those installations. Utilities shall be defined as electric service lines, telephone lines, water service lines, CATV lines, municipal conduit and the like.
- H.4 Septic system approval is subject to conditions imposed by the Board of Health in its approval letter of April 22, 2015 and the HWG letter of April 8, 2015.
- H.5 Drainage access easements and grading easements necessary for construction of the stormwater system are adequately addressed as set forth in the April 9, 2015 letter from Regnante, Sterio & Osborne LLP to the Board. The Board requires that such easements be executed and recorded at the Registry of Deeds prior to construction.
- H.5 Any water damage to abutting properties, specifically septic systems, which are directly caused by Maple Woods impact on area drainage or water tables shall be the Applicant's responsibility to ameliorate.

I. Other General Conditions

- I.1 This decision will be deemed to be final upon the expiration of the appeal period with no appeal having been filed or upon the final judicial decision following the filing of any appeal, whichever is later. In accordance with 760 CMR 56.05(12)(c), this Comprehensive Permit shall expire three (3) years from the date that the permit becomes final, unless (i) prior to that time substantial use of the Comprehensive Permit has commenced or (ii) the time period is otherwise tolled in accordance with law. The Applicant may timely apply to the Board for extensions to the Comprehensive Permit as permitted by law.
- I.2 This permit prohibits the parking or storage of any unregistered vehicle on the site, and likewise prohibits the service of any vehicles on the site.
- I.3 The Applicant or its designee shall be responsible for the operation and regular maintenance of all pedestrian walkways, parking areas, and other common facilities shown or described in the Approved Plans and materials, including, but not limited to, regular snow plowing.
- I.4 If any default, violation or breach of these conditions by the Applicant is not cured within thirty (30) days after notice thereof (or such longer period of time as is reasonably necessary to cure such a default so long as the Applicant is diligently and continuously prosecuting such a cure), then the Town may take one or both of the following steps: (a) by mandamus or other suit, action or other proceeding at law or in equity, require the Applicant to perform its obligations and/or enforce these conditions; or (b) have access to, and inspect, examine and make copies of all of the books and records of the Applicant pertaining to the project. If the Town brings any claim to enforce these conditions, and the Town

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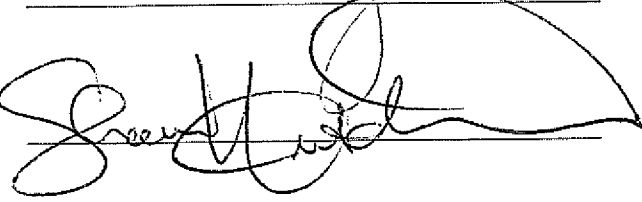
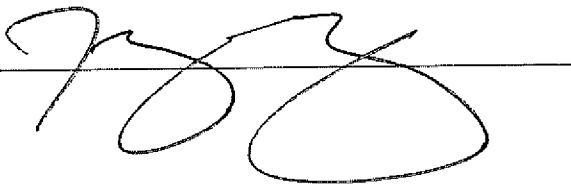
finally prevails in such claim, the Applicant shall reimburse the Town for its reasonable attorneys' fees and expenses incurred in connection with such claim.

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RECORD OF VOTE

The Board of Appeals voted 3-0 at its public meeting on May 26, 2015, to unanimously grant a Comprehensive Permit subject to the above-stated Conditions, with this decision as attested by the signatures below.

Members in favor:

	<u>Anthony Freherry</u>
	<u>Shaun Hutchinson</u>
	<u>Jeremy Coffey</u>

Dated : July 1, 2015
Filed with the Town Clerk on July 1, 2015.


Town Clerk

RECEIVED-TOWN CLERK
WENHAM, MA 01982
2015 JUL -1 AM 9:46

Notice: Appeals, if any, shall be made pursuant to Massachusetts General Laws, Chapter 40A, s. 17, and shall be filed within twenty (20) days after the filing of this notice in the Office of the Town Clerk, Town Hall, Wenham, Massachusetts.

Exhibit A
Submittals Received During Public Hearing Process

I. Materials from Applicant:

1. Pro forma dated June 9, 2014.
2. September 18, 2014 Submittal and Plan from Siemasko + Verbridge
3. Architectural Plans dated October 7, 2014 prepared by Siemasko + Verbridge
4. October 9, 2014 Application Packet (with exhibits)
5. October 31, 2014 letter from Harborlight Community Partners
6. November 5, 2014 Traffic Impact Assessment from MDM Transportation Consultants, Inc.
7. December 1, 2014 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
8. December 3, 2014 letter from Harborlight Community Partners to Wenham ZBA
9. December 10, 2014 letter from C. G. Johnson Engineering, Inc., to Wenham ZBA (with exhibits)
10. January 12, 2015 letter from Regnante, Sterio & Osborne LLP to the Wenham ZBA
11. January 14, 2015 letter from MDM Transportation Consultants, Inc., to Wenham ZBA
12. January 26, 2015 letter from Harborlight Community Partners to the Wenham ZBA (water issues)
13. January 26, 2015 letter from C. G. Johnson Engineering, Inc., to Wenham ZBA
14. January 28, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
15. January 28, 2015 letter from MDM Transportation Consultants, Inc., to Wenham ZBA
16. January 28, 2015 letter from Meridian Associates to the Wenham ZBA – response to peer review of Horsley Witten
17. February 25, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
18. Revised Waiver list dated February 25, 2015

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19. Picture set dated February 25, 2015 from Seimasko + Verbridge
20. March 5, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
21. March 18, 2015 transmittal from C.G. Johnson Engineering, Inc., to the Wenham Health Agent
22. March 10, 2015 letter from Seimasko + Verbridge
23. March 11, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
24. March 25, 2015 project narrative from Ulrich Bachand Landscape Architecture, LLC
25. March 30, 2015 letter from Ulrich Bachand Landscape Architecture, LLC to the Wenham ZBA
26. April 3, 2015 Maple Woods Noise Analysis submitted by Siemasko + Verbridge
27. April 6, 2015 Financial Summary from Harborlight Community Partners to the Wenham ZBA
28. April 9, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA
29. April 10, 2015 letter from Meridian Associates to the Wenham Conservation Commission
30. April 13, 2015 response from Seimasko + Verbridge on comments from Narrow Gate
31. April 15, 2015 letter from Regnante, Sterio & Osborne LLP to Wenham ZBA (extension until 6/5/15)
32. Three (3) April 21, 2015 letters from C.G. Johnson Engineering, Inc. to the Wenham Board of Health
33. April 22, 2015 transmittal from C.G. Johnson Engineering, Inc. to the Wenham Board of Health
34. April 27, 2015 letter from C.G. Johnson Engineering, Inc. to the Wenham Conservation Commission
35. Permit Site Development Plans from Meridian Associates (revised through April 27, 2015)

II. Peer Review Materials

1. December 30, 2014 Traffic Peer Review Report from Weston and Sampson
2. January 5, 2015 letter from Horsley Witten Group

3. January 22, 2015 letter from Horsley Witten Group
4. February 18, 2015 email from Janet Bernardo to Emilie Cademartori
5. February 11, 2015 Request for Design Review Services
6. February 18, 2015 letter from Horsley Witten Group to Wenham ZBA
7. February 27, 2015 letter from the Cecil Group to Wenham ZBA
8. April 2, 2015 report from Narrow Gate Architecture Ltd to the Wenham ZBA
9. April 8, 2015 letter from Horsley Witten Group to the Wenham ZBA
10. April 13, 2015 report from Narrow Gate Architecture Ltd to the Wenham ZBA

III. Comments and Submittals from Town Boards and Town Departments

1. October 29, 2014 Wenham Water Commission meeting minutes
2. October 29, 2014 letter from Wenham Board of Health to Wenham ZBA
3. October 31, 2014 Memorandum from Wenham Water Department to Wenham ZBA
4. November 4, 2014 email from Police Chief Thomas Perkins to Emilie Cademartori
5. November 4, 2014 letter from Wenham Fire Department to Wenham ZBA
6. January 29, 2015 email from Jeffrey Baxter (Fire Prevention Officer) to Emilie Cademartori
7. March 5, 2015 Memorandum from Wenham Planning Board
8. March 5, 2015 email from Jeffrey Baxter to Robert Blanchard
9. March 6, 2015 Memorandum from Bill Tyack (Wenham DPW Director)
- 10.
11. March 11, 2015 email from Wenham Council on Aging to Emilie Cademartori (with attached, undated letter)
12. March 11, 2015 Memorandum from Wenham Water Department to Wenham ZBA
13. March 12, 2015 email from Harriet Davis (Wenham Community Preservation Committee) to Emilie Cademartori
14. April 16, 2015 email from DEP regarding the septic system

15. April 22, 2015 Board of Health Septic Permit and letter for conditions
16. May 11, 2-15, Memorandum from Conservation Commission to Wenham ZBA.

IV. Public Comments

1. July 7, 2014 letter from Vivian Sears to Wenham ZBA
2. November 19, 2014 letter from Daniel Hill, Esq. to the Wenham ZBA
3. December 7, 2014 letter from Louis Terranova to Wenham ZBA
4. Undated Memorandum to Wenham ZBA file re Response to December 7, 2014 letter of Louis Terranova
5. January 9, 2015 letter from Daniel Hill, Esq. to Wenham ZBA
6. January 16, 2015 letter from Ipswich River Watershed Association to Emilie Cademartori
7. January 28, 2015 letter from Daniel Hill, Esq. to Wenham ZBA
8. February 23, 2015 from Tetra Tech to Wenham ZBA
9. February 23, 2015 letter from Paul Berthiaume to Wenham ZBA
10. March 10, 2015 letter from Daniel Hill, Esq.
11. March 10, 2015 Letter from Joshua Anderson to Wenham ZBA
12. April 15, 2015 letter from Daniel Hill, Esq. to the Wenham ZBA
13. April 15, 2015 letter from Tetra Tech to the Wenham ZBA and the Wenham Conservation Commission
14. April 24, 2015 letter from Daniel Hill, Esq. to the Wenham Conservation Commission (regarding the septic system)
15. May 26, 2015 letter from Daniel Hill, Esq., to the Wenham ZBA
16. May 26, 2015 letter from H&H Associates, LLP, to the Wenham ZBA

Exhibit B
Waivers of Local Regulations

Harborlight Community Partners – Revised Waiver List (February 25, 2015)

The Project shall be exempt from the following provisions of the Wenham Zoning By-laws, applicable to lots located within the Residential Zoning District (waivers granted for provisions identified as “yes” in the column labeled “Waiver Requested”):

REGULATION/ SECTION #	REQUIRED/ PERMITTED	PROVIDED	WAIVER REQUESTED
USE	Single-Family Housing	Multi-Family Rental Housing	YES
Lot Area	40,000 s.f.	151,555 s.f.	NO
Frontage	170 ft.	58.6 ft.	YES
Lot Width	100 ft.	295 ft.	NO
Front Yard	20 ft.	415 ft.	NO
Rear Yard	15 ft.	34 ft.	NO
Side Yard	15 ft.	32 ft.	NO
Maximum Height (Ft.)	35	34 ft. 9 in.	NO
Maximum Lot Coverage	50%	49.4%	NO
Structures Per Lot	1	1	NO

11.0 Other Exemptions (See 760 CMR 56.05(2)(h))

In addition, pursuant to G.L. c. 40B, §§ 20-23 and the regulations promulgated thereunder, the Project shall be exempt from the provisions of other local by-laws listed below, as requested by the Applicant:

1. The Project shall be exempt from the following additional provisions of the Wenham Zoning Bylaws, effective with amendments through 2012:

a. Section 5.2.6.2 - Restricting an access driveway to a residential dwelling to not more than five hundred feet (500'). The Applicant requests a waiver of this provision, to allow an access driveway to the Project to be approximately eight hundred and fifty feet (850').

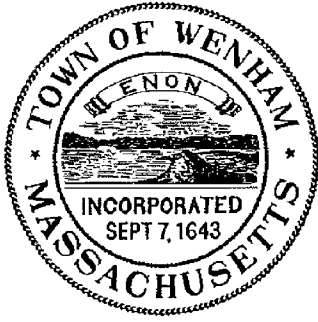
b. Section 7.1.1 – Limiting signage on the property to one sign pertaining to the use thereof or having the name and occupation of the occupant or occupants, and no such sign shall exceed two square feet in area. Waiver requested to allow two signs, the first (a fence sign) containing 12 square feet, and the second located in the stone wall containing 12 square feet.

62 Maple Street
Comprehensive Permit

- c. Section 10.1 – Prohibiting the grading and redistribution of earth on the site without a Special Permit issued by the Planning Board, where earth redistribution exceeds 1,000 cubic yards pursuant to the issuance of a building permit. Waiver requested authorizing the grading and redistribution of earth on the Site in the approximate amount of approximately 2,500 cubic yards. The Applicant will comply with the performance standards contained in Section 10.1.3.1.
 - d. Section 13.5 - Requiring Site Plan Review for construction of a residential structure with two (2) or more dwelling units. Waiver requested allowing the construction of a single structure with sixty (60) dwelling units without the requirement of Site Plan Approval.
 2. The Project shall be exempt from the provisions of the Subdivision Rules and Regulations of the Planning Board in the Town of Wenham, with revisions through 1984, as the Project does not constitute a subdivision. The foregoing notwithstanding, the Project would require the following waivers if the Rules and Regulations were applicable:
 - a. Section 5.4.1.1.2(a) - Requires all pipes except sub-drains to be reinforced concrete pipe. Waiver requested to allow the use of HDPE pipes, which is the standard in the construction industry.
 - b. Section 5.4.1.1.2(b) - Requires drain pipes to be concrete pipe twelve inches (12”) or larger in diameter, and all pipe located under roadways shall be reinforced. This section also required at least three feet (3’) of cover over drain pipes. Waiver requested to allow the use of HDPE pipe with a minimum of two feet (2’) of cover over the pipe.
 - c. Section 5.5.3.1 - Requires sidewalks within a subdivision to be separated from the road pavement by a seeded grass plot. Waiver required to allow portions of the sidewalk to be located directly adjacent to the access driveway and parking lot (as shown on the Site Plans).
 3. The Project shall be exempt from the following provisions of the Town of Wenham Water Resource Protection Bylaw and the Town of Wenham Water Resource Protection Bylaw Regulations:
 - a. Section 10.07 (requiring a bond or other form of surety).
 - b. Section 10.54(3) regarding limit of work and buildings. As recommended by the Conservation Commission, the Project is deemed a subdivision lot (two or more units) with lot preparation done in conjunction with road construction. A waiver is necessary for the fifty foot (50’) limit of work and the seventy foot (70’) limit of building, to allow grading approximately thirty-five feet (35’) from the wetlands line, and to allow a building within fifty-four (54’) of the wetland line.
 4. No substantive waivers of the Wenham Board of Health regulations are necessary.

62 Maple Street
Comprehensive Permit

5. The Project shall be exempt from the filing fee requirements established by the Zoning Board of Appeals, Planning Board, Conservation Commission, or other Town entity, except for fees specifically relating to Comprehensive Permit Applications.



Town of Wenham

Town Hall
138 Main Street
Wenham, MA 01984

Town Clerk

TEL 978-468-5520 x.1

FAX 978-468-8014

Jaselia Gratini

Associate Project Manager

Harborlight Homes

jgratini@harborlighthomes.org

December 12, 2022

Jaselia,

It has been over 20 days and no appeals have been filed.

Please reach out if we can be of further assistance.

Respectfully submitted

Theresa P Mansfield

Assistant Town Clerk (Interim)

978-468-5520 xt1

townclerk@wenhamma.gov

RECEIVED-TOWN CLERK
WENHAM, MA 01984
2020 JUL 23 AM 11:56

ZONING BOARD OF APPEALS OF THE TOWN OF WENHAM
DECISION ON THE APPLICATION OF
MAPLE WOODS HOUSING, LLC
TO AMEND A COMPREHENSIVE PERMIT ISSUED
UNDER G.L. c. 40B, §§ 20-23

RECEIVED-TOWN CLERK
WENHAM, MA 01984
2020 JUN 30 AM 11:56

I. PROCEDURAL HISTORY

1. On December 18, 2019, Maple Woods Housing, LLC (“Applicant”) submitted a request to amend the comprehensive permit granted by the Wenham Zoning Board of Appeals (“Board”) on July 1, 2015 (the “Original Permit”) for construction of an age-restricted development known as Maple Woods (“Project”) at 62 Maple Street in Wenham (“Site”). The purpose of the amendment is to allow certain changes to the Project in order to carry out the terms of a settlement agreement the Applicant entered into in August 2019 with certain private parties who appealed the Original Permit.
2. The proposed amendment includes the following changes, as described in the Applicant’s December 18, 2019 request and in related and subsequent submissions from the Applicant’s engineer, Meridian Associates, and architect, Siemasko & Verbridge. Together, these changes define the “Revised Project.”
 - (a) Decreasing the size of the Project from 60 one-bedroom units to 45 one-bedroom units as shown on the Revised Approved Plans, as hereinafter defined, submitted to the Board with the amendment request;
 - (b) Reducing the overall building floor area from 57,390 square feet (sq. ft.) to 41,500 sq. ft.;
 - (c) Reducing the height of the building from three stories to two stories above grade, and from 34 feet to 29 feet and 11 inches;
 - (d) Increasing the building footprint from approximately 18,600 sq. ft. to 19,950 sq. ft. while reducing the footprint area within the 100-foot buffer zone to jurisdictional wetlands from 6,530 sq. ft. to 5,950 sq. ft.;
 - (e) Modifying the shape of the building from the original “L” to the revised “T” shape;
 - (f) Increasing the area of the site from approximately 3.5 acres to 3.87 acres to accommodate the adjusted building layout and increased footprint referenced above;
 - (g) Making corresponding reductions in off-street parking, drainage, and staffing levels in the development (but not in septic system design or capacity);
 - (h) Restricting occupancy of the units in perpetuity to people 62 years and over

62 Maple Street
Modification of Comprehensive Permit

instead of 55 years and over;

- (i) Constructing the project in a single phase instead of two phases;
- (j) Relocating the proposed building 50 feet further away from Maple Street, thereby making the closest portion of the building to the home at 78 Maple Street at least 333 feet;
- (k) Redesigning the building to remove a majority of the windows on the walls of the blunt end of the building facing Maple Street and the Berthiaume property, subject to State Building Code requirements and necessary approvals; and
- (l) Making 70 percent of the proposed units available on a local preference basis, subject to approval from the Massachusetts Department of Housing and Community Development (DHCD) under the Chapter 40B Guidelines.

Other appurtenant changes are described in the materials submitted by the Applicant and its consultants, see Exhibit A, e.g. programmatic layout changes within the new footprint, revisions to septic system placement, stormwater management structures, emergency access, etc.; but all are shown on the Revised Approved Plans.

- 3. The Board held a duly noticed public hearing on January 15, 2020 on the Applicant's request and continued the public hearing on February 20, 2020; March 26, 2020; and May 28, 2020, at which time the Board closed the hearing. The March 26, 2020 session of the public hearing was a continuance only, with no testimony or evidence received by the Board.
- 4. The purpose of the continuances was for the Board to receive additional information from the Applicant and the Applicant's representatives, and also to give abutters and other interested parties a chance to review the proposed modifications. Toward these ends, on February 13, 2020, Meredian Associates submitted a memorandum describing the site civil and stormwater modifications and Siemasko & Verbridge submitted a memorandum and a revised architectural plan set.
- 5. To evaluate the Applicant's permit modification request and plans, the Board sought comments from Town staff and other boards and commissions. The Board also retained Janet Bernardo, P.E., of the Horsley Witten Group ("HWG") to review the revised site plan and drainage design. HWG provided three sets of written comments to the Board, the final one dated May 6, 2020, indicating that all previous comments had been addressed and recommending one condition of approval to be included in this Decision.
- 6. The Board received written comments from the Wenham Parks and Recreation Committee, Highway Department, Building Inspector, Police Department, and Fire Department.
- 7. Exhibit A contains a list of documents and submittals the Board received during the public hearing process, including amendments to the Waiver List, dated March 6, 2020, from Regnante Sterio LLP.

8. Sitting for the Board and present for the public hearing process were Member Jeremy Coffey, Member Evan Campbell, and Associate Member Dana Begin.

II. GOVERNING LAW

9. The law governing this application is the Comprehensive Permit Law, Massachusetts General Laws, Chapter 40B, §§ 20-23 (the "Act"), and the regulations promulgated by the Department of Housing and Community Development ("DHCD"), 760 CMR 56.00 et seq. (the "Regulations").
10. The Act promotes regional distribution of low- or moderate-income housing by preventing individual cities and towns from using exclusionary zoning to block construction of such housing. Toward these ends, the purposes of the Act are satisfied if: (a) a town has low or moderate income housing in excess of 10 percent of the total number of year-round housing units reported in the latest decennial census or (b) has such housing on sites comprising 1 ½ percent or more of the town's total land area zoned for residential, commercial, or industrial use, or (c) the application results in the commencement of low and moderate income housing construction on sites comprising more than 0.3 percent of such total area or 10 acres, whichever is larger, in one year.
11. DHCD's Regulations expand the definition of what constitutes satisfaction of the statute to include regulatory safe harbors to include such methods as "recent progress" toward the statutory minima or compliance with a DHCD-approved housing production plan, all as described in 760 CMR 56.03(4) through 56.03(7).
12. The Board's decision on a comprehensive permit must balance the regional need for low- or moderate-income housing against the Town's long-range planning goals, local requirements and regulations to the extent that they are applied equally to subsidized and unsubsidized housing, and valid concerns about the health and safety of residents of the proposed housing, the surrounding neighborhood, or the Town as a whole.

III. FINDINGS:

The Board makes the following findings in connection with the application:

13. The Applicant has complied with all rules and regulations of the Town of Wenham as they pertain to an application for amendment to a Comprehensive Permit.
14. The development, if constructed and operated in conformance with the plans and conditions set forth hereunder, will adequately provide for stormwater drainage and other appurtenant utilities and amenities, and it will not be a threat to the public health and safety of the occupants of the development, the neighborhood, or the Town.
15. The Board finds that the conditions imposed in Section V of this Decision are necessary in order to address Local Concerns as defined in 760 CMR 56.02. The Board finds that such conditions will not render the project uneconomic; the Applicant has not stated or

represented otherwise. To the extent that such conditions may render the project uneconomic, the Board finds that the Local Concerns outweigh the potential benefits of the proposed affordable units.

16. The Board finds that granting the requested waivers from local by-laws and regulations is acceptable even though granting any waivers may have an adverse impact on Local Concerns. Nevertheless, the Board finds that the Local Concerns affected thereby do not outweigh the regional need for affordable housing, especially given the mitigation that has been provided by the Applicant.
17. The Board acknowledges that the Applicant's request for an amendment of its Comprehensive Permit follows, and is pursuant to commitments made in, a certain Settlement Agreement between the Applicant and several neighbors in Terranova, et al. v. Kornegay, et al., Suffolk County Superior Court Docket No. 1584CV02185, see also Essex County Superior Court Docket No. 1677CV00015, an appeal of the Original Permit issued by the Board (as well as another accompanying case). These neighbors did not object to or oppose the modifications described herein, but instead submitted letters of support for or non-opposition to the amendment. They were represented by counsel at the public hearing; and their counsel expressly acknowledged that the modifications advanced to the Board are consistent with those enumerated in the Settlement Agreement.
18. The Board finds that construction of 45 one-bedroom apartment units at 62 Maple Street will be "Consistent with Local Needs" within the meaning of G.L. c. 40B, § 20, and 760 CMR 56.02.

IV. DECISION

In consideration of all of the foregoing, including the plans, documents and testimony given during the public hearing, the Board hereby grants the Applicant the requested modifications to the Original Permit approved on July 1, 2015, subject to the amended conditions set forth below. All conditions of the Original Permit not affected by the provisions of Section V below shall and do hereby remain in effect, are reaffirmed and are not altered by this Decision.

V. CONDITIONS

A. General

- A.1 The holder of the Comprehensive Permit, as modified, shall continue to be Maple Woods Housing, LLC, a limited dividend entity. The Site is now approximately 3.87 acres of land, still known as 62 Maple Street and shown on the Plans referenced in Condition A.2 below. The Project is defined as all features shown on the plans listed below in Condition A.2 or as otherwise required by this Comprehensive Permit.
- A.2 Except as may be provided for in the following conditions or in the Final Plans, as defined in the Original Permit, the Project shall be constructed substantially in

conformance with the plans and drawings listed below in this Condition A.2, which for purposes of this Comprehensive Permit shall be considered the “Revised Approved Plans” for the Project.

- a. Maple Woods Preliminary Comprehensive Permit Plans for 62 Maple Street, Wenham, Massachusetts, prepared by Meridian Associates, as revised through March 19, 2020, including Cover Sheet, Record Conditions Plan, Sheet 2 of 4, Permit Grading & Layout Plan, Sheet 3 of 4, and Permit Utility Plan, Sheet 4 of 4; and
- b. Architectural plan set, Maple Woods Housing LLC, 62 Maple Street Wenham, MA, ZBA Resubmission, prepared by SV Design and dated February 13, 2020 (4 sheets).

The provisions of Condition A.2 in the Original Permit regarding changes to the Approved Plans, as defined therein, shall apply to the Revised Approved Plans referenced above.

- A.3 This Amendment to the Comprehensive Permit shall be recorded with the Essex South District Registry of Deeds. Proof of recording shall be submitted to the Planning Department prior to issuance of a building permit.
- A.5 The Project shall consist of not more than forty-five (45) one-bedroom apartment units in a single building not exceeding twenty-nine (29) feet eleven (11) inches in height (measured in accordance with the Town of Wenham Zoning Bylaw), and other related residential amenities, all as shown on the Revised Approved Plans.
- A.6 All units in the Project shall be one-bedroom units, and all of the units shall be subject to a sixty-two (62) years and over age restriction, in perpetuity.
- A.7 There shall be a minimum of sixty (60) parking spaces (inclusive of required handicap spaces) for the Project.
- A.10 The provisions of Condition A.10 in the Original Permit shall apply to the Project as modified hereunder; except that the original Waiver List dated February 25, 2015 is supplemented and revised by the Waiver List revised March 6, 2020 and attached hereto as Exhibit B.

B. Affordability Requirements

- B.1 All forty-five (45) units in the Project shall be low- or moderate-income units. The applicant shall be responsible for maintaining records sufficient to comply with DHCD guidelines for occupancy of such units by income-eligible households.
- B.2 Upon completion of the Revised Project and in perpetuity, all forty-five (45) units shall meet the criteria for inclusion in DHCD’s “Subsidized Housing Inventory”

(SHI).

C. Submission Requirements

C.1.c The provisions of Condition C.1.c in the Original Permit are affirmed, except that, prior to any construction on the Site, whether or not pursuant to a building permit, the Applicant shall submit to the Town Planner for review and administrative approval Final Engineering Drawings and Plans ("Final Plans") that conform to the requirements of the Comprehensive Permit, as amended hereunder, and the Revised Approved Plans. At a minimum, the Final Plans shall be in accordance with the Stormwater Management Report dated February 4, 2015 and Stormwater Analysis and Calculations for 62 Maple Street, Wenham, Massachusetts, prepared by Meridian Associates, revised March 19, 2020; and the comments and recommendations thereto contained in the HWG peer review by Janet Bernardo, P.E., dated March 23, 2020; May 4, 2020; and May 6, 2020.

C.2.a In addition to recording the Original Permit, the Applicant shall, prior to the issuance of a building permit for the Revised Project, record this Decision with the Registry of Deeds.

Wherever the term "Approved Plans" is used in the Original Permit, the term "Revised Approved Plans" shall be substituted therefor.

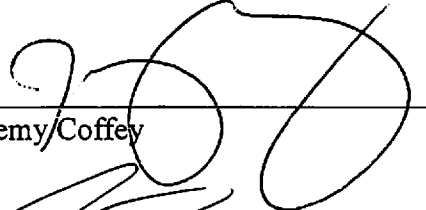
The Applicant shall diligently pursue and make a good faith effort to obtain a building permit for the Revised Project within one (1) year of the date of issuance hereof.

Except as amended above, all conditions of the Original Permit shall and do hereby remain in effect, are reaffirmed and are not altered by this Decision.


VI. RECORD OF VOTE

The Board of Appeals deliberated and voted 3-0 at its public meeting on June 18, 2020, on a motion by Dana Begin, seconded by Evan Campbell, to unanimously grant this Amendment to the Comprehensive Permit, subject to the above-stated Conditions, with this Decision as attested by the signatures below.


Members in favor:



Jeremy Coffey



Evan Campbell



Dana Begin

Dated : June 18, 2020

62 Maple Street
Modification of Comprehensive Permit

Filed with the Town Clerk on June 30, 2020.

Alanna K. Bucco
Town Clerk

Notice: Appeals, if any, shall be made pursuant to Massachusetts General Laws, Chapter 40A, s. 17, and shall be filed within twenty (20) days after the filing of this notice in the Office of the Town Clerk, Town Hall, Wenham, Massachusetts.

July 20, 2020
Alanna K. Bucco
No appeals filed

Exhibit A
Submittals Received In Advance of and During Public Hearing Process

Harborlight Community Partners, Request for Modification of Maple Woods Comprehensive Permit by Letter to the Wenham Zoning Board of Appeals, December 4, 2019, including a two-story rendering of the building, a plan depicting the additional area added to the Site and a copy of the Settlement Agreement between the Applicant and several neighbors, with Exhibits 1 through 4.

Comments from the Park and Recreation Committee, Building Inspector and Highway Department, undated but all received after December 20, 2019 but before the opening of the public hearing on the amendment request on January 15, 2020.

Comments received from the Fire Department, via e-mail, dated February 7, 2020.

SV Design, Memorandum to Wenham Zoning Board of Appeals, dated February 13, 2020.

SV Design, Architectural Plans (4 Sheets), entitled "Maple Woods Housing LLC, 62 Maple Street Wenham, MA, ZBA Resubmission, February 13, 2020."

Meridian Associates, Memorandum to Wenham Zoning Board of Appeals, dated February 13, 2020, as later revised May 5, 2020.

Comments received from the Police Department, via e-mail, dated February 18, 2020.

Regnante Sterio LLP, Letter to the Zoning Board of Appeals, Revised Waiver List, dated March 6, 2020.

Meridian Associates, Site Plan, entitled "Maple Woods Preliminary Comprehensive Permit Plans for 62 Maple Street, Located in Wenham, Massachusetts," as revised through March 19, 2020, with 4 sheets including Cover Sheet, Record Conditions Plan, Sheet 2 of 4, Permit Grading & Layout Plan, Sheet 3 of 4, and Permit Utility Plan, Sheet 4 of 4.

Meridian Associates, Stormwater Analysis and Calculations for 62 Maple Street, Wenham, Massachusetts, revised March 19, 2020.

Horsley Witten Group, Peer Review Report for Maple Woods, March 23, 2020.

Horsley Witten Group, Supplemental Peer Review Report for Maple Woods, May 4, 2020.

Meridian Associates, Response to Peer Review, May 5, 2020.

Horsley Witten Group, Peer Review Report for Maple Woods (updated), May 6, 2020.

Exhibit B
Waivers of Local Regulations
 Harborlight Community Partners – Revised Waiver List (March 6, 2020)

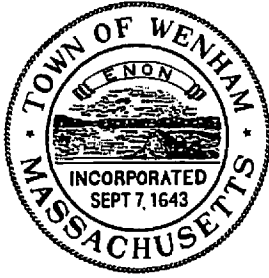
The Project shall be exempt from the following dimensional and density provisions of the Wenham Zoning By-laws, applicable to lots located within the Residential Zoning District (waivers granted for provisions identified as “yes” in the column labeled “Waiver Requested”):

REGULATION/ SECTION	REQUIRED/ PERMITTED	PROVIDED	AMENDED PLAN	WAIVER REQUESTED
Use	Single-Family Housing	Multi-Family Rental Housing	Multi-Family Rental Housing	YES
Lot Area	40,000 s.f.	151,555 s.f.	170,048 ± s.f.	NO
Frontage	170 ft.	58.6 ft.	58.6 ft.	YES
Lot Width	100 ft.	295 ft.	285 ± ft.	NO
Front Yard	20 ft.	415 ft.	430 ft.	NO
Rear Yard	15 ft.	34 ft.	36 ± ft.	NO
Side Yard	15 ft.	32 ft.	24 ft.	NO
Maximum Height (Ft.)	35	34 ft. 9 in.	29 ft. 11 in.	NO
Maximum Lot Coverage	50%	49.4%	44.6%	NO
Structures Per Lot	1	1	1	NO

The “Other Exemptions” waivers granted to the Applicant in Exhibit B of the Original Permit shall remain in effect and are not altered by this Decision, except as follows:

Paragraph 1.c, i.e. Section 10.1 – Grading and redistribution of earth on the site will be in the approximate amount of 4,000 cubic yards (not 2,500 cubic yards).

Paragraph 1.d, i.e. Section 13.5 – The number of dwelling units is 45 (not 60).



Town of Wenham

Town Hall
138 Main Street
Wenham, MA 01984

RECEIVED-TOWN CLERK
WENHAM, MA 01984

2020 JUN 30 AM 11: 26

ZONING BOARD OF APPEALS

TEL 978-468-5520 Ext. 8

FAX 978-468-6164

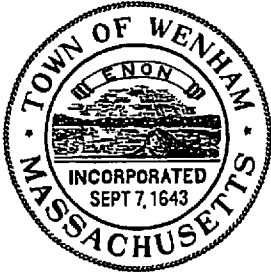
NOTICE OF DECISION GRANTING COMPREHENSIVE PERMIT AMENDMENT

Please be advised that on June 18, 2020 the Wenham Zoning Board of Appeals unanimously voted to approve the application petition of **Maple Woods Housing LLC** for amendments to a Comprehensive Permit issued to Maple Woods Housing LLC on June 18, 2015 pursuant to MGL Ch 40B for the construction of a 60 unit, age restricted, affordable housing development at 62 Maple Street, Wenham (Map 23 Lot 16). Amendments include reducing the number of units to 45 and relocating the building on the site as well as associated reductions in parking, and amendments to drainage system building design and staffing levels.

Any appeals shall be made pursuant to Chapter 40A Section 17 of Mass General Law and may be filed within twenty (20) days after the date on which the decision has been filed in the office of the city or town clerk. Copies of the full decision can be viewed at the Wenham Town Clerk at 138 Main Street, Wenham, MA during regular business hours.

Anthony Feeherry
Wenham Board of Appeals

Town Clerk
Parties of Interest



Town of Wenham

Town Hall
138 Main Street
Wenham, MA 01984

ZONING BOARD OF APPEALS

MEMORANDUM

TO: Dianne Bucco, Town Clerk

FROM: Margaret Hoffman, Planning Coordinator

DATE: April 2, 2020

RE: Maplewoods ZBA hearing continued

At their regularly scheduled meeting held via zoom videoconferencing on March 26, 2020 the Zoning Board of Appeals voted to continue the public hearing for the 62 Maple Street Maplewoods Comprehensive Permit to Thursday May 28, 2020 at 7:30 PM. Please let me know if you need any additional information.

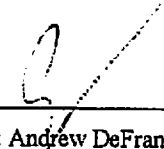
RECEIVED BY THE CLERK
April 2, 2020

**REVIEW OF APPLICATION FOR
AMENDMENT OF A COMPREHENSIVE PERMIT**

**WENHAM ZONING BOARD OF APPEALS
REQUEST AND AGREEMENT TO CONTINUE PUBLIC HEARING**

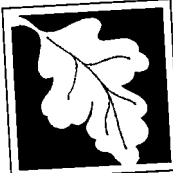
Project: Maple Woods
Applicant: Harborlight Community Parters/Maple Woods Housing, LLC
Date: March 26, 2020

I, the undersigned, on behalf of and, if applicable, as agent for the above-named Applicant, hereby request and agree to a continuance of the public hearing to May 25, 2020, so as to allow the Wenham Zoning Board of Appeals to continue its review of the Applicant's comprehensive permit amendment application for the above-referenced Project.



Printed Name: Andrew DeFranza

(17) ME (20) PC



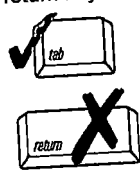
Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 5 - Order of Conditions
Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
326-0349
MassDEP File #
eDEP Transaction #
Wenham
City/Town

A. General Information

Please note:
this form has
been modified
with added
space to
accommodate
the Registry
of Deeds
Requirements

Important:
When filling
out forms on
the
computer,
use only the
tab key to
move your
cursor - do
not use the
return key.



1. From: Wenham
Conservation Commission

2. This issuance is for (check one):
a. Order of Conditions b. Amended Order of Conditions

3. To: Applicant:
a. First Name _____ b. Last Name _____

c. Organization Maple Woods Housing LLC
d. Mailing Address 283 Elliot Street PO Box 507
e. City/Town Beverly f. State MA g. Zip Code 01915

4. Property Owner (if different from applicant):
a. First Name Robert N b. Last Name Burnett, Trustee

c. Organization Cedar Realty Trust
d. Mailing Address 62 Maple Street
e. City/Town Wenham f. State MA g. Zip Code 01984

5. Project Location:
a. Street Address 62 Maple Street b. City/Town Wenham
c. Assessors Map/Plat Number Map 23 d. Parcel/Lot Number Portion of Lot 16
Latitude and Longitude, if known: 42d35m280s d. Latitude 70d55m37.524s e. Longitude



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:
 326-0349
 MassDEP File # _____
 eDEP Transaction # _____
 Wenham
 City/Town

A. General Information (cont.)

6. Property recorded at the Registry of Deeds for (attach additional information if more than one parcel):
Essex South
 a. County
7620
 c. Book
 b. Certificate Number (if registered land)
248
 d. Page
 5/11/15
 c. Date of Issuance
7. Dates: 11/6/2014 a. Date Notice of Intent Filed 5/11/15 b. Date Public Hearing Closed 5/11/15 c. Date of Issuance
8. Final Approved Plans and Other Documents (attach additional plan or document references as needed):
Permit Site Development Plans to accompany Notice of Intent Application 62 Maple Street
 a. Plan Title
Meridian Associates, Inc
 b. Prepared By April C Ferraro PE
 c. Signed and Stamped by
April 27, 2015
 d. Final Revision Date variable
 e. Scale
Stormwater Management Report, Analysis & Calculations
 f. Additional Plan or Document Title Rev 2/4 & 2/15/15
 g. Date

B. Findings

1. Findings pursuant to the Massachusetts Wetlands Protection Act:
 Following the review of the above-referenced Notice of Intent and based on the information provided in this application and presented at the public hearing, this Commission finds that the areas in which work is proposed is significant to the following interests of the Wetlands Protection Act (the Act). Check all that apply:
- a. Public Water Supply b. Land Containing Shellfish c. Prevention of Pollution
 d. Private Water Supply e. Fisheries f. Protection of Wildlife Habitat
 g. Groundwater Supply h. Storm Damage Prevention i. Flood Control
2. This Commission hereby finds the project, as proposed, is: (check one of the following boxes)

Approved subject to:

- a. the following conditions which are necessary in accordance with the performance standards set forth in the wetlands regulations. This Commission orders that all work shall be performed in accordance with the Notice of Intent referenced above, the following General Conditions, and any other special conditions attached to this Order. To the extent that the following conditions modify or differ from the plans, specifications, or other proposals submitted with the Notice of Intent, these conditions shall control.



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 Bureau of Resource Protection - Wetlands
WPA Form 5 – Order of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

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B. Findings (cont.)

Denied because:

- b. the proposed work cannot be conditioned to meet the performance standards set forth in the wetland regulations. Therefore, work on this project may not go forward unless and until a new Notice of Intent is submitted which provides measures which are adequate to protect the interests of the Act, and a final Order of Conditions is issued. **A description of the performance standards which the proposed work cannot meet is attached to this Order.**
- c. the information submitted by the applicant is not sufficient to describe the site, the work, or the effect of the work on the interests identified in the Wetlands Protection Act. Therefore, work on this project may not go forward unless and until a revised Notice of Intent is submitted which provides sufficient information and includes measures which are adequate to protect the Act's interests, and a final Order of Conditions is issued. **A description of the specific information which is lacking and why it is necessary is attached to this Order as per 310 CMR 10.05(6)(c).**
3. Buffer Zone Impacts: Shortest distance between limit of project disturbance and the wetland resource area specified in 310 CMR 10.02(1)(a) 35
a. linear feet

Inland Resource Area Impacts: Check all that apply below. (For Approvals Only)

Resource Area	Proposed Alteration	Permitted Alteration	Proposed Replacement	Permitted Replacement
4. <input type="checkbox"/> Bank	a. linear feet	b. linear feet	c. linear feet	d. linear feet
5. <input type="checkbox"/> Bordering Vegetated Wetland	a. square feet	b. square feet	c. square feet	d. square feet
6. <input type="checkbox"/> Land Under Waterbodies and Waterways	a. square feet	b. square feet	c. square feet	d. square feet
	e. c/y dredged	f. c/y dredged		
7. <input type="checkbox"/> Bordering Land Subject to Flooding	a. square feet	b. square feet	c. square feet	d. square feet
Cubic Feet Flood Storage	e. cubic feet	f. cubic feet	g. cubic feet	h. cubic feet
8. <input type="checkbox"/> Isolated Land Subject to Flooding	a. square feet	b. square feet		
Cubic Feet Flood Storage	c. cubic feet	d. cubic feet	e. cubic feet	f. cubic feet
9. <input type="checkbox"/> Riverfront Area	a. total sq. feet	b. total sq. feet		
Sq ft within 100 ft	c. square feet	d. square feet	e. square feet	f. square feet
Sq ft between 100-200 ft	g. square feet	h. square feet	i. square feet	j. square feet



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B. Findings (cont.)

Coastal Resource Area Impacts: Check all that apply below. (For Approvals Only)

	Proposed Alteration	Permitted Alteration	Proposed Replacement	Permitted Replacement
10. <input type="checkbox"/> Designated Port Areas	Indicate size under Land Under the Ocean, below			
11. <input type="checkbox"/> Land Under the Ocean	<u> </u> a. square feet	<u> </u> b. square feet		
	<u> </u> c. c/y dredged	<u> </u> d. c/y dredged		
12. <input type="checkbox"/> Barrier Beaches	Indicate size under Coastal Beaches and/or Coastal Dunes below			
13. <input type="checkbox"/> Coastal Beaches	<u> </u> a. square feet	<u> </u> b. square feet	<u> </u> c. nourishment cu yd	<u> </u> d. nourishment cu yd
14. <input type="checkbox"/> Coastal Dunes	<u> </u> a. square feet	<u> </u> b. square feet	<u> </u> c. nourishment cu yd	<u> </u> d. nourishment cu yd
15. <input type="checkbox"/> Coastal Banks	<u> </u> a. linear feet	<u> </u> b. linear feet		
16. <input type="checkbox"/> Rocky Intertidal Shores	<u> </u> a. square feet	<u> </u> b. square feet		
17. <input type="checkbox"/> Salt Marshes	<u> </u> a. square feet	<u> </u> b. square feet	<u> </u> c. square feet	<u> </u> d. square feet
18. <input type="checkbox"/> Land Under Salt Ponds	<u> </u> a. square feet	<u> </u> b. square feet		
	<u> </u> c. c/y dredged	<u> </u> d. c/y dredged		
19. <input type="checkbox"/> Land Containing Shellfish	<u> </u> a. square feet	<u> </u> b. square feet	<u> </u> c. square feet	<u> </u> d. square feet
20. <input type="checkbox"/> Fish Runs	Indicate size under Coastal Banks, Inland Bank, Land Under the Ocean, and/or inland Land Under Waterbodies and Waterways, above			
	<u> </u> a. c/y dredged	<u> </u> b. c/y dredged		
21. <input type="checkbox"/> Land Subject to Coastal Storm Flowage	<u> </u> a. square feet	<u> </u> b. square feet		
22. <input type="checkbox"/> Riverfront Area	<u> </u> a. total sq. feet	<u> </u> b. total sq. feet		
Sq ft within 100 ft	<u> </u> c. square feet	<u> </u> d. square feet	<u> </u> e. square feet	<u> </u> f. square feet
Sq ft between 100-200 ft	<u> </u> g. square feet	<u> </u> h. square feet	<u> </u> i. square feet	<u> </u> j. square feet



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B. Findings (cont.)

* #23. If the project is for the purpose of restoring or enhancing a wetland resource area in addition to the square footage that has been entered in Section B.5.c (BVW) or B.17.c (Salt Marsh) above, please enter the additional amount here.

23. Restoration/Enhancement *:

a. square feet of BVW

b. square feet of salt marsh

24. Stream Crossing(s):

a. number of new stream crossings

b. number of replacement stream crossings

C. General Conditions Under Massachusetts Wetlands Protection Act

The following conditions are only applicable to Approved projects.

1. Failure to comply with all conditions stated herein, and with all related statutes and other regulatory measures, shall be deemed cause to revoke or modify this Order.
2. The Order does not grant any property rights or any exclusive privileges; it does not authorize any injury to private property or invasion of private rights.
3. This Order does not relieve the permittee or any other person of the necessity of complying with all other applicable federal, state, or local statutes, ordinances, bylaws, or regulations.
4. The work authorized hereunder shall be completed within three years from the date of this Order unless either of the following apply:
 - a. The work is a maintenance dredging project as provided for in the Act; or
 - b. The time for completion has been extended to a specified date more than three years, but less than five years, from the date of issuance. If this Order is intended to be valid for more than three years, the extension date and the special circumstances warranting the extended time period are set forth as a special condition in this Order.
 - c. If the work is for a Test Project, this Order of Conditions shall be valid for no more than one year.
5. This Order may be extended by the issuing authority for one or more periods of up to three years each upon application to the issuing authority at least 30 days prior to the expiration date of the Order. An Order of Conditions for a Test Project may be extended for one additional year only upon written application by the applicant, subject to the provisions of 310 CMR 10.05(11)(f).
6. If this Order constitutes an Amended Order of Conditions, this Amended Order of Conditions does not extend the issuance date of the original Final Order of Conditions and the Order will expire on _____ unless extended in writing by the Department.
7. Any fill used in connection with this project shall be clean fill. Any fill shall contain no trash, refuse, rubbish, or debris, including but not limited to lumber, bricks, plaster, wire, lath, paper, cardboard, pipe, tires, ashes, refrigerators, motor vehicles, or parts of any of the foregoing.



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C. General Conditions Under Massachusetts Wetlands Protection Act

8. This Order is not final until all administrative appeal periods from this Order have elapsed, or if such an appeal has been taken, until all proceedings before the Department have been completed.
9. No work shall be undertaken until the Order has become final and then has been recorded in the Registry of Deeds or the Land Court for the district in which the land is located, within the chain of title of the affected property. In the case of recorded land, the Final Order shall also be noted in the Registry's Grantor Index under the name of the owner of the land upon which the proposed work is to be done. In the case of the registered land, the Final Order shall also be noted on the Land Court Certificate of Title of the owner of the land upon which the proposed work is done. The recording information shall be submitted to the Conservation Commission on the form at the end of this Order, which form must be stamped by the Registry of Deeds, prior to the commencement of work.
10. A sign shall be displayed at the site not less than two square feet or more than three square feet in size bearing the words,

"Massachusetts Department of Environmental Protection" [or, "MassDEP"]
"File Number 326-0349 "
11. Where the Department of Environmental Protection is requested to issue a Superseding Order, the Conservation Commission shall be a party to all agency proceedings and hearings before MassDEP.
12. Upon completion of the work described herein, the applicant shall submit a Request for Certificate of Compliance (WPA Form 8A) to the Conservation Commission.
13. The work shall conform to the plans and special conditions referenced in this order.
14. Any change to the plans identified in Condition #13 above shall require the applicant to inquire of the Conservation Commission in writing whether the change is significant enough to require the filing of a new Notice of Intent.
15. The Agent or members of the Conservation Commission and the Department of Environmental Protection shall have the right to enter and inspect the area subject to this Order at reasonable hours to evaluate compliance with the conditions stated in this Order, and may require the submittal of any data deemed necessary by the Conservation Commission or Department for that evaluation.
16. This Order of Conditions shall apply to any successor in interest or successor in control of the property subject to this Order and to any contractor or other person performing work conditioned by this Order.



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C. General Conditions Under Massachusetts Wetlands Protection Act (cont.)

17. Prior to the start of work, and if the project involves work adjacent to a Bordering Vegetated Wetland, the boundary of the wetland in the vicinity of the proposed work area shall be marked by wooden stakes or flagging. Once in place, the wetland boundary markers shall be maintained until a Certificate of Compliance has been issued by the Conservation Commission.
18. All sedimentation barriers shall be maintained in good repair until all disturbed areas have been fully stabilized with vegetation or other means. At no time shall sediments be deposited in a wetland or water body. During construction, the applicant or his/her designee shall inspect the erosion controls on a daily basis and shall remove accumulated sediments as needed. The applicant shall immediately control any erosion problems that occur at the site and shall also immediately notify the Conservation Commission, which reserves the right to require additional erosion and/or damage prevention controls it may deem necessary. Sedimentation barriers shall serve as the limit of work unless another limit of work line has been approved by this Order.
19. The work associated with this Order (the "Project")
- (1) is subject to the Massachusetts Stormwater Standards.
- (2) is NOT subject to the Massachusetts Stormwater Standards

If the work is subject to the Stormwater Standards, then the project is subject to the following conditions:

- a) All work, including site preparation, land disturbance, construction and redevelopment, shall be implemented in accordance with the construction period pollution prevention and erosion and sedimentation control plan and, if applicable, the Stormwater Pollution Prevention Plan required by the National Pollution Discharge Elimination System Construction General Permit as required by Stormwater Condition 8. Construction period erosion, sedimentation and pollution control measures and best management practices (BMPs) shall remain in place until the site is fully stabilized.
- b) No stormwater runoff may be discharged to the post-construction stormwater BMPs unless and until a Registered Professional Engineer provides a Certification that:
- i.* all construction period BMPs have been removed or will be removed by a date certain specified in the Certification. For any construction period BMPs intended to be converted to post construction operation for stormwater attenuation, recharge, and/or treatment, the conversion is allowed by the MassDEP Stormwater Handbook BMP specifications and that the BMP has been properly cleaned or prepared for post construction operation, including removal of all construction period sediment trapped in inlet and outlet control structures;
- ii.* as-built final construction BMP plans are included, signed and stamped by a Registered Professional Engineer, certifying the site is fully stabilized;
- iii.* any illicit discharges to the stormwater management system have been removed, as per the requirements of Stormwater Standard 10;



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C. General Conditions Under Massachusetts Wetlands Protection Act (cont.)

iv. all post-construction stormwater BMPs are installed in accordance with the plans (including all planting plans) approved by the issuing authority, and have been inspected to ensure that they are not damaged and that they are in proper working condition;

v. any vegetation associated with post-construction BMPs is suitably established to withstand erosion.

c) The landowner is responsible for BMP maintenance until the issuing authority is notified that another party has legally assumed responsibility for BMP maintenance. Prior to requesting a Certificate of Compliance, or Partial Certificate of Compliance, the responsible party (defined in General Condition 18(e)) shall execute and submit to the issuing authority an Operation and Maintenance Compliance Statement ("O&M Statement") for the Stormwater BMPs identifying the party responsible for implementing the stormwater BMP Operation and Maintenance Plan ("O&M Plan") and certifying the following:

i.) the O&M Plan is complete and will be implemented upon receipt of the Certificate of Compliance, and

ii.) the future responsible parties shall be notified in writing of their ongoing legal responsibility to operate and maintain the stormwater management BMPs and implement the Stormwater Pollution Prevention Plan.

d) Post-construction pollution prevention and source control shall be implemented in accordance with the long-term pollution prevention plan section of the approved Stormwater Report and, if applicable, the Stormwater Pollution Prevention Plan required by the National Pollution Discharge Elimination System Multi-Sector General Permit.

e) Unless and until another party accepts responsibility, the landowner, or owner of any drainage easement, assumes responsibility for maintaining each BMP. To overcome this presumption, the landowner of the property must submit to the issuing authority a legally binding agreement of record, acceptable to the issuing authority, evidencing that another entity has accepted responsibility for maintaining the BMP, and that the proposed responsible party shall be treated as a permittee for purposes of implementing the requirements of Conditions 18(f) through 18(k) with respect to that BMP. Any failure of the proposed responsible party to implement the requirements of Conditions 18(f) through 18(k) with respect to that BMP shall be a violation of the Order of Conditions or Certificate of Compliance. In the case of stormwater BMPs that are serving more than one lot, the legally binding agreement shall also identify the lots that will be serviced by the stormwater BMPs. A plan and easement deed that grants the responsible party access to perform the required operation and maintenance must be submitted along with the legally binding agreement.

f) The responsible party shall operate and maintain all stormwater BMPs in accordance with the design plans, the O&M Plan, and the requirements of the Massachusetts Stormwater Handbook.



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C. General Conditions Under Massachusetts Wetlands Protection Act (cont.)

- g) The responsible party shall:
 1. Maintain an operation and maintenance log for the last three (3) consecutive calendar years of inspections, repairs, maintenance and/or replacement of the stormwater management system or any part thereof, and disposal (for disposal the log shall indicate the type of material and the disposal location);
 2. Make the maintenance log available to MassDEP and the Conservation Commission ("Commission") upon request; and
 3. Allow members and agents of the MassDEP and the Commission to enter and inspect the site to evaluate and ensure that the responsible party is in compliance with the requirements for each BMP established in the O&M Plan approved by the issuing authority.
- h) All sediment or other contaminants removed from stormwater BMPs shall be disposed of in accordance with all applicable federal, state, and local laws and regulations.
- i) Illicit discharges to the stormwater management system as defined in 310 CMR 10.04 are prohibited.
- j) The stormwater management system approved in the Order of Conditions shall not be changed without the prior written approval of the issuing authority.
- k) Areas designated as qualifying pervious areas for the purpose of the Low Impact Site Design Credit (as defined in the MassDEP Stormwater Handbook, Volume 3, Chapter 1, Low Impact Development Site Design Credits) shall not be altered without the prior written approval of the issuing authority.
- l) Access for maintenance, repair, and/or replacement of BMPs shall not be withheld. Any fencing constructed around stormwater BMPs shall include access gates and shall be at least six inches above grade to allow for wildlife passage.

Special Conditions (if you need more space for additional conditions, please attach a text document):

see Appendix A & B

- 20. For Test Projects subject to 310 CMR 10.05(11), the applicant shall also implement the monitoring plan and the restoration plan submitted with the Notice of Intent. If the conservation commission or Department determines that the Test Project threatens the public health, safety or the environment, the applicant shall implement the removal plan submitted with the Notice of Intent or modify the project as directed by the conservation commission or the Department.



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D. Findings Under Municipal Wetlands Bylaw or Ordinance

1. Is a municipal wetlands bylaw or ordinance applicable? Yes No
2. The _____ hereby finds (check one that applies):
 Conservation Commission

- a. that the proposed work cannot be conditioned to meet the standards set forth in a municipal ordinance or bylaw, specifically:

1. Municipal Ordinance or Bylaw _____ 2. Citation _____

Therefore, work on this project may not go forward unless and until a revised Notice of Intent is submitted which provides measures which are adequate to meet these standards, and a final Order of Conditions is issued.

- b. that the following additional conditions are necessary to comply with a municipal ordinance or bylaw:

1. Municipal Ordinance or Bylaw _____ 2. Citation _____

3. The Commission orders that all work shall be performed in accordance with the following conditions and with the Notice of Intent referenced above. To the extent that the following conditions modify or differ from the plans, specifications, or other proposals submitted with the Notice of Intent, the conditions shall control.

The special conditions relating to municipal ordinance or bylaw are as follows (if you need more space for additional conditions, attach a text document):



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E. Signatures

This Order is valid for three years, unless otherwise specified as a special condition pursuant to General Conditions #4, from the date of issuance.

5/11/15
 1. Date of Issuance

Please indicate the number of members who will sign this form.

4
 2. Number of Signers

This Order must be signed by a majority of the Conservation Commission.

The Order must be mailed by certified mail (return receipt requested) or hand delivered to the applicant. A copy also must be mailed or hand delivered at the same time to the appropriate Department of Environmental Protection Regional Office, if not filing electronically, and the property owner, if different from applicant.

Signatures:

[Signature]
[Signature]
[Signature]
[Signature]

by hand delivery on
6/10/15
 Date

by certified mail, return receipt requested, on

 Date

F. Appeals

The applicant, the owner, any person aggrieved by this Order, any owner of land abutting the land subject to this Order, or any ten residents of the city or town in which such land is located, are hereby notified of their right to request the appropriate MassDEP Regional Office to issue a Superseding Order of Conditions. The request must be made by certified mail or hand delivery to the Department, with the appropriate filing fee and a completed Request for Departmental Action Fee Transmittal Form, as provided in 310 CMR 10.03(7) within ten business days from the date of issuance of this Order. A copy of the request shall at the same time be sent by certified mail or hand delivery to the Conservation Commission and to the applicant, if he/she is not the appellant.

Any appellants seeking to appeal the Department's Superseding Order associated with this appeal will be required to demonstrate prior participation in the review of this project. Previous participation in the permit proceeding means the submission of written information to the Conservation Commission prior to the close of the public hearing, requesting a Superseding Order, or providing written information to the Department prior to issuance of a Superseding Order.

The request shall state clearly and concisely the objections to the Order which is being appealed and how the Order does not contribute to the protection of the interests identified in the Massachusetts Wetlands Protection Act (M.G.L. c. 131, § 40), and is inconsistent with the wetlands regulations (310 CMR 10.00). To the extent that the Order is based on a municipal ordinance or bylaw, and not on the Massachusetts Wetlands Protection Act or regulations, the Department has no appellate jurisdiction.

APPENDIX A

to

Order of Conditions

Maple Woods Housing LLC, 283 Elliot Street, Beverly MA
Robert N. Burnett, Trustee, Cedar Realty Trust, Owner
62 Maple Street, Wenham MA
DEP File Number 326 – 0349

I. Decision Under MGL c 131 s 40:

At the Conservation Commission meeting of May 11, 2015, with a quorum of members present, the following motion was adopted unanimously:

"...that the Conservation Commission make the Findings and grant the Order of Conditions under MGL c.131 §40 to Maple Woods Housing LLC, for property at 62 Maple Street, Wenham, subject to the Conditions discussed at this meeting and attached and made part of this document."

II. Findings:

- A. The Notice of Intent ("NOI") was filed on November 6, 2014. Public Hearing was advertised in the Hamilton-Wenham Chronicle on November 13, 2014 and abutters were notified by mail. The Public Hearing opened on November 24, 2014. Additional hearings were held on January 12, April 13 and April 27, 2015. Multiple site visits occurred in conjunction with the review by the Zoning Board of Appeals, in addition to a previous visit December 30, 2013 associated with the Order of Resource Area Delineation issued January 27, 2014 (ORAD file # 326-0342).
- B. Project site is located at 62 Maple Street, Assessor's Map 23, of Lot 16. A portion of the subject parcel is within the 100-year floodplain shown as a "Zone A", on the FEMA Flood Insurance Rate Map #25009C0406F, effective July 3, 2012. However, all of the proposed work is entirely outside the designated floodplain. The entire parcel and all project work is located outside the Town of Wenham Aquifer Protection Overlay District and the designated MA DEP Zone II Wellhead Protection Area, as mapped January 30, 2013.
- C. The project, proposed under MGL c 40B, consists of the construction of a single three story structure, built in two phases, containing 60 one bedroom apartments as well as the associated parking, drainage, utilities, grading and access driveway. The majority of the project is located outside the 100 foot buffer to the wetland resource area. The limit of work at its closest point, is setback 35 feet from the wetland resource area and the proposed building at its closest point is 54 feet from the wetland resource area.
- D. The 7 page plan set entitled "Permit Site Developments Plans (to accompany a Notice of Intent Application) for 62 Maple Street located in Wenham, Massachusetts", dated November 6, 2014, and revised through April 27, 2015 prepared by Meridian Associates, signed by April C. Ferraro, Professional Engineer shows the project.
- E. An additional plan, "Landscape Plan, Maple Woods, Wenham Massachusetts" prepared by Ulrich Blanchard Landscape Architects, dated October 7, 2014 and revised January 22, 2015 details the proposed landscape planting areas and specifications.

- F. The proposed project is subject to the MA DEP Stormwater Standards. The Stormwater Analysis and Calculations were prepared by Meridian Associates and are documented in the report dated November 6 2014, revised February 18, 2015. The Stormwater Management Report, also prepared by Meridian Associates, dated November 6, 2014 last revised February 4, 2015 details how the project complies with the stormwater standards.
- G. The proposed on site wastewater treatment and disposal system is detailed on plans, prepared by C. G. Johnson Engineering, Inc. dated March 12, 2015 and revised April 21, 2015. The system was approved by the Wenham Board of Health April 22, 2015.
- H. No natural vegetation beyond the limit of construction, delineated by the proposed erosion control detailed on the site development plans, will be removed as part of the proposed project.
- I. The Commission, after considering all submittals and testimony, finds that the proposed project as presented and detailed on the plans and documents referenced herein, including the existing site conditions, its special design features, construction controls and mitigation measures, meets the performance standards of the Massachusetts Wetlands Protection Act, MGL Ch 131 s 40 and will not likely adversely impact the wetland resource area and is therefore approved.

END OF FINDINGS

APPENDIX B

to

Order of Conditions

Maple Woods Housing LLC, 283 Elliot Street, Beverly MA
Robert N. Burnett, Trustee, Cedar Realty Trust, Owner
62 Maple Street, Wenham MA
DEP File Number 326 – 0349

III. Special Conditions Under MGL c.131 §40, 310 CMR 10.00, et seq..

21. This Order of Conditions issued under MGL c.131 §40 (hereinafter referred to as the "Order") Appeal to the Massachusetts Department of Environmental Protection pursuant to MGL c.131 §40 shall not operate to terminate or affect any of the provisions of said Permit.
22. This Order authorizes only the activity described on the approved plan(s) and approved documents referenced in this Order. Any other or additional activity in areas within the jurisdiction of the Commission will require separate review and approval by the Commission or its agent.

Conditions 23 through 26 inclusive shall be completed prior to any construction activity on the site:

23. This Order of Conditions in its entirety shall be recorded at the Registry of Deeds, Registry Grantor Index and/or registered in the Land Court Certificate of Title for the district in which the land is located, within the chain of title of the affected property, as specified in General Condition #9 on page 6 of 12 of DEP WPA Form 5 of this Order. The recording information shall be submitted either in person or by certified mail to the Wenham Conservation Commission (hereinafter referred to as the Commission) before any work is undertaken at the site, or within thirty (30) days of issuance, whichever comes first.
24. This Order shall be made a part of the Contractor's written contract. The applicant shall notify the Commission in writing of the name(s), address(es) and telephone number(s) of the on-site construction supervisor(s) authorized to coordinate construction to ensure compliance with this Order/Permit during work on the site. The applicant and all persons involved with the work must read and understand this Order/Permit.
25. Applicant shall provide the Wenham Conservation Commission with a copy of its SWPPP and Notice of Intent to EPA prior to construction.

Conditions 26 through 32 inclusive shall apply during construction:

26. A copy of this Order, including all referenced documents and plans and all other approvals and directives issued by the Commission, shall be available for inspection and reference at the site during construction.
27. All work must conform to the final approved site plans, the Notice of Intent, and the Findings in Appendix A of this Order. No trees outside the construction envelope shall be

cut or removed. Any trees marked for preservation shall be properly protected from construction activities and equipment.

28. The Conservation Commission will have final authorization on the acceptable placement and removal of siltation devices.
29. Members of the Commission and their agents reserve the right to enter the premises to inspect and evaluate compliance with the Order and state wetlands law, and to require the submittal of any further data or information deemed necessary by the Commission for evaluation of compliance.
30. This Order shall expire three years from the date of issuance. A request for extension of this Order shall be submitted by certified mail or hand delivery at least thirty (30) days prior to the expiration date.
31. Upon completion of the project, the applicant shall request in writing, a Certificate of Compliance from the Wenham Conservation Commission. The request for a Certificate of Compliance shall be submitted by hand or Certified Mail and this request shall be accompanied by, but not limited to, a written report, signed and stamped by a Massachusetts Registered Professional Engineer of Land Surveyor stating that the work was done in accordance with the approved plan(s) and Order of Conditions. If the completed work differs from that in the original plan(s) and conditions, the report must specify how the project differs.

As-built plans for the project must be submitted. These plans shall contain the following certification:

"I certify that these plans conform to the criteria and conditions as submitted and approved. I further certify that these plans represent an as-built condition."

R.L.S. or P.E.

32. When issued, the Certificate of Compliance must be recorded at the Registry of Deeds and/or registered in the Land Court, and evidence of same shall be submitted to the Commission within thirty (30) days.



Massachusetts Department of Environmental Protection
 Bureau of Resource Protection - Wetlands

DEP File Number:

Request for Departmental Action Fee Transmittal Form

326-0349

Provided by DEP

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

A. Request Information

1. Location of Project

62 Maple Street

a. Street Address

Wenham

b. City/Town, Zip

c. Check number

d. Fee amount

2. Person or party making request (if appropriate, name the citizen group's representative):

Name

Mailing Address

City/Town

State

Zip Code

Phone Number

Fax Number (if applicable)

3. Applicant (as shown on Determination of Applicability (Form 2), Order of Resource Area Delineation (Form 4B), Order of Conditions (Form 5), Restoration Order of Conditions (Form 5A), or Notice of Non-Significance (Form 6)):

Maple Woods Housing LLC

Name

283 Elliot Street PO Box 507

Mailing Address

Beverly

City/Town

MA

State

01915

Zip Code

Phone Number

Fax Number (if applicable)

4. DEP File Number:

326-0349

Important:
 When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



B. Instructions

1. When the Departmental action request is for (check one):

- Superseding Order of Conditions – Fee: \$120.00 (single family house projects) or \$245 (all other projects)
- Superseding Determination of Applicability – Fee: \$120
- Superseding Order of Resource Area Delineation – Fee: \$120



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands

**Request for Departmental Action Fee
Transmittal Form**

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

DEP File Number:

326-0349

Provided by DEP

B. Instructions (cont.)

Send this form and check or money order, payable to the *Commonwealth of Massachusetts*, to:

Department of Environmental Protection
Box 4062
Boston, MA 02211

2. On a separate sheet attached to this form, state clearly and concisely the objections to the Determination or Order which is being appealed. To the extent that the Determination or Order is based on a municipal bylaw, and not on the Massachusetts Wetlands Protection Act or regulations, the Department has no appellate jurisdiction.
3. Send a **copy** of this form and a **copy** of the check or money order with the Request for a Superseding Determination or Order by certified mail or hand delivery to the appropriate DEP Regional Office (see <http://www.mass.gov/eea/agencies/massdep/about/contacts/>).
4. A copy of the request shall at the same time be sent by certified mail or hand delivery to the Conservation Commission and to the applicant, if he/she is not the appellant.



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands

DEP File Number:

WPA Form 7 – Extension Permit for Orders of Conditions
Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

326-0349
Provided by DEP

A. General Information



SO. ESSEX #190 Bk:37311 Pg:411
02/04/2019 01:18 EXTN Pg 1/2

Important:
When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



1. Applicant:
Maple Woods Housing LLC
 Name
283 Elliot Street PO Box 507
 Mailing Address
Beverly MA 01915
 City/Town State Zip Code
2. Property Owner (if different):
Robert N Burnett, Trustee Cedar Realty Trust
 Name
62 Maple Street
 Mailing Address
Wenham MA 01984
 City/Town State Zip Code

B. Authorization

The Order of Conditions (or Extension Permit) issued to the applicant or property owner listed above on:

5/11/15 Issued by: Wenham
 Date Conservation Commission

for work at: 62 Maple Street 23 Portion of Lot 16
 Street Address Assessor's Map/Plat Number Parcel/Lot Number

recorded at the Registry of Deeds for:

So. Essex 36635 490
 County Book Page

Certificate (if registered land)

is hereby extended until: 5/11/2021 N/A
 Date Date the Order was last extended (if applicable)

This date can be no more than 3 years from the expiration date of the Order of Conditions or the latest extension. Only unexpired Orders of Conditions or Extension may be extended.

This Extension Permit must be signed by a majority of the Conservation Commission and a copy sent to the applicant and the appropriate DEP Regional Office

(<http://www.mass.gov/eea/agencies/massdep/about/contacts/find-the-massdep-regional-office-for-your-city-or-town.html>).

Signatures:

[Signature]
[Signature]
[Signature]
[Signature]

6-1-15
Date



WPA Form 7 – Extension Permit for Orders of Conditions

326-0349

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by DEP

C. Recording Confirmation

The applicant shall record this document in accordance with General Condition 8 of the Order of Conditions (see below), complete the form attached to this Extension Permit, have it stamped by the Registry of Deeds, and return it to the Conservation Commission.

Note: General Condition 8 of the Order of Conditions requires the applicant, prior to commencement of work, to record the final Order (or in this case, the Extension Permit for the Order of Conditions) in the Registry of Deeds or the Land Court for the district in which the land is located, within the chain of title of the affected property. In the case of recorded land, it shall be noted in the Registry's Granter Index under the name of the owner of the land upon which the proposed work is to be done. In the case of registered land, it shall also be noted on the Land Court Certificate of Title of the owner of the land upon which the proposed work is done.

Detach this page and submit it to the Conservation Commission prior to the expiration of the Order of Conditions subject to this Extension Permit.

To:

Wenham

Conservation Commission

Please be advised that the Extension Permit to the Order of Conditions for the project at:

62 Maple Street

Project Location

326-0349

DEP File Number

has been recorded at the Registry of Deeds of:

Essex County

County

for:

Robert H. Burnett, Trustee Cedar Realty Trust

Property Owner

and has been noted in the chain of title of the affected property in accordance with General Condition 8 of the original Order of Conditions on:

5/11/2015

Date

36635

Book

490

Page

If recorded land the instrument number which identifies this transaction is:

Book 37311 page 411

Instrument Number

If registered land, the document number which identifies this transaction is:

Document Number

Signature of Applicant



Massachusetts Department of Environmental Protection
Bureau of Resource Protection - Wetlands
WPA Form 7 – Extension Permit for Orders of Conditions
Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

DEP File Number:
326-0349
Provided by DEP


SO, ESSEX #148 Bk:40685 Pg:157
01/27/2022 11:05 EXTN Pg 1/3

A. General Information

Important:
When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



- Applicant:
Maple Woods Housing LLC
 Name
283 Elliot Street PO Box 507
 Mailing Address
Beverly MA 01915
 City/Town State Zip Code
- Property Owner (if different):
Cedar Realty Trust
 Name
62 Maple Street
 Mailing Address
Wenham MA 01984
 City/Town State Zip Code

B. Authorization

The Order of Conditions (or Extension Permit) issued to the applicant or property owner listed above on:

5/11/15 Issued by: Wenham
 Date Conservation Commission

for work at: 62 Maple Street 23 Portion of Lot 16
 Street Address Assessor's Map/Plat Number Parcel/Lot Number

recorded at the Registry of Deeds for:

So. Essex 37311 411
 County Book Page

Certificate (if registered land)

is hereby extended until: 6/01/2025 by MA State of Emergency
 Date Date the Order was last extended (if applicable)

This date can be no more than 3 years from the expiration date of the Order of Conditions or the latest extension. Only unexpired Orders of Conditions or Extension may be extended.

This Extension Permit must be signed by a majority of the Conservation Commission and a copy sent to the applicant and the appropriate DEP Regional Office (<https://www.mass.gov/service-details/massdep-regional-offices-by-community>).



WPA Form 7 – Extension Permit for Orders of Conditions

Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

B. Authorization (cont.)

09/13/2021

Issue Date (mm/dd/yyyy)

Signatures: Philip Colarusso

Signature Malcolm Reid

Signature [Signature]

Signature Patrick Breen

Signature _____

Signature _____

PHILIP COLARUSSO
Printed Name

~~JEFFREY HAM~~ Malcolm Reid
Printed Name

LEO MAESTRANZI
Printed Name

KENNETH WHITTAKER
Printed Name

~~MALCOLM REID~~ Jeffrey Ham
Printed Name

PATRICK BREEN
Printed Name

Printed Name

Printed Name



Massachusetts Department of Environmental Protection
 Bureau of Resource Protection - Wetlands
WPA Form 7 – Extension Permit for Orders of Conditions
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

DEP File Number:
326-0349
 Provided by DEP

C. Recording Confirmation

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Note: General Condition 8 of the Order of Conditions requires the applicant, prior to commencement of work, to record the final Order (or in this case, the Extension Permit for the Order of Conditions) in the Registry of Deeds or the Land Court for the district in which the land is located, within the chain of title of the affected property. In the case of recorded land, it shall be noted in the Registry's Granter Index under the name of the owner of the land upon which the proposed work is to be done. In the case of registered land, it shall also be noted on the Land Court Certificate of Title of the owner of the land upon which the proposed work is done.

Detach this page and submit it to the Conservation Commission prior to the expiration of the Order of Conditions subject to this Extension Permit.

To:

 Conservation Commission

Please be advised that the Extension Permit to the Order of Conditions for the project at:

 Project Location

 DEP File Number

has been recorded at the Registry of Deeds of:

 County

for:

 Property Owner

and has been noted in the chain of title of the affected property in accordance with General Condition 8 of the original Order of Conditions on:

 Date

 Book

 Page

If recorded land the instrument number which identifies this transaction is:

 Instrument Number

If registered land, the document number which identifies this transaction is:

 Document Number

 Signature of Applicant



November 18, 2020

Age-Restricted Rental Housing
Supply and Demand Analysis for
Maple Woods Senior Housing
62 Maple Street, Wenham, MA

PREPARED FOR:
Harborlight Community Partners



View of the Subject Property (right) with existing adjacent building at 62 Maple Street (left)

Prepared by:

LYNNE D. SWEET, MANAGING MEMBER
KYRA SPOTTE-SMITH, MARKET ANALYST/PLANNER
617-454-1144

LDS CONSULTING GROUP, LLC
233 NEEDHAM STREET
NEWTON, MA 02464

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Executive Summary

Overview

The purpose of this study is to forecast supply and demand for the development of 45 units of income-restricted rental housing, age-restricted to persons age 62 and older at approximately 62 Maple Street, Wenham, MA (the “Subject Property”). The Subject Property is shown on a site plan prepared by Meridian Associates and on building plans prepared by SV Design, both of which are dated October 1, 2020 and are attached as *Exhibit 1*. It is our understanding that this market study will be used by Harborlight Community Partners (“Harborlight”) to assist with obtaining financing from the Massachusetts Department of Housing and Community Development (“DHCD”) and other funding sources. This study follows the guidelines of the National Council of Housing Market Analysts (NCHMA).

Project Summary

The Subject Property is located on a 3.87-acre parcel of land near the intersection of Maple Street and Burley Street in Wenham. The parcel is off of Maple Street and behind and to the left of 62 Maple Street. The site is currently undeveloped and comprised of vacant and wooded land. It is bordered by Burnett Construction, Burnett’s Garage to the southeast, single family homes to the south and southwest, and wooded land to the north and west. Pictures of the Subject Property and the surrounding neighborhood are attached as *Exhibit 2*.

Maple Woods will be a new construction, two-story, 41,937 square foot, wood-frame on slab building. It will have two elevators and include a total of 45 units of income-restricted rental housing for households with heads of household ages 62 years and older. As planned, all the units will be one-bedroom, one-bathroom apartment-style flats and comply with DHCD’s senior design guidelines. Four units will be fully accessible, and all will be visitable.

Building amenities at the Subject Property will include a community room with a catering kitchen; common laundry rooms on both floors; a flexible space for visiting health care clinics (blood pressure clinics, podiatrist clinic, etc.) and hair salon; a library; computer room; and a small meeting room. There will also be a mail area with storage space for packages. Outdoor amenities will include community gardens and an outdoor terrace. The building will also have office space for the management staff, service provider, and an on-site maintenance technician. The Subject Property will also offer approximately 51 surface parking spaces, which will be free of charge to residents. There will be a drive-up drop-off space at the front door. The property will not allow pets other than service animals.

All utilities will be included in the rent. Heat and hot water will be supplied by high efficiency heaters. The unit mix by income level and size is as follows:

Table 1 – Maple Woods Senior Housing, 2020

Maple Woods Wenham, MA						
Affordability	Units	Baths	Sq. Feet	Net Rent	UA	Gross Rent
30% RA Sec. 8	8	1	640	\$2,090	\$0	\$2,090
50% RA MRVP	8	1	640	\$1,440	\$0	\$1,440
60% Self Pay	29	1	640	\$1,080	\$0	\$1,080
Total	45					

Units will be finished with white appliances and laminate countertops. Each unit will have an open concept kitchen with a dishwasher and garbage disposal. The units built as Group 1 accessible will have adaptable kitchens. All units will have vinyl plank flooring in the kitchen, living room, and bedroom, and tile flooring in the bathrooms. Units will also include private outdoor patios and/or balconies.

Residents will have access to an on-site Resident Services Coordinator staffed by Harborlight. In addition, an outside service provider, such as SeniorCare, will provide services to residents at Maple Woods. This provider will offer services such as light housekeeping, medication assistance, and activities. Post COVID-19, transportation services will be offered to all residents by an outside vendor for grocery trips, doctors’ appointments, and social outings.

Construction Schedule

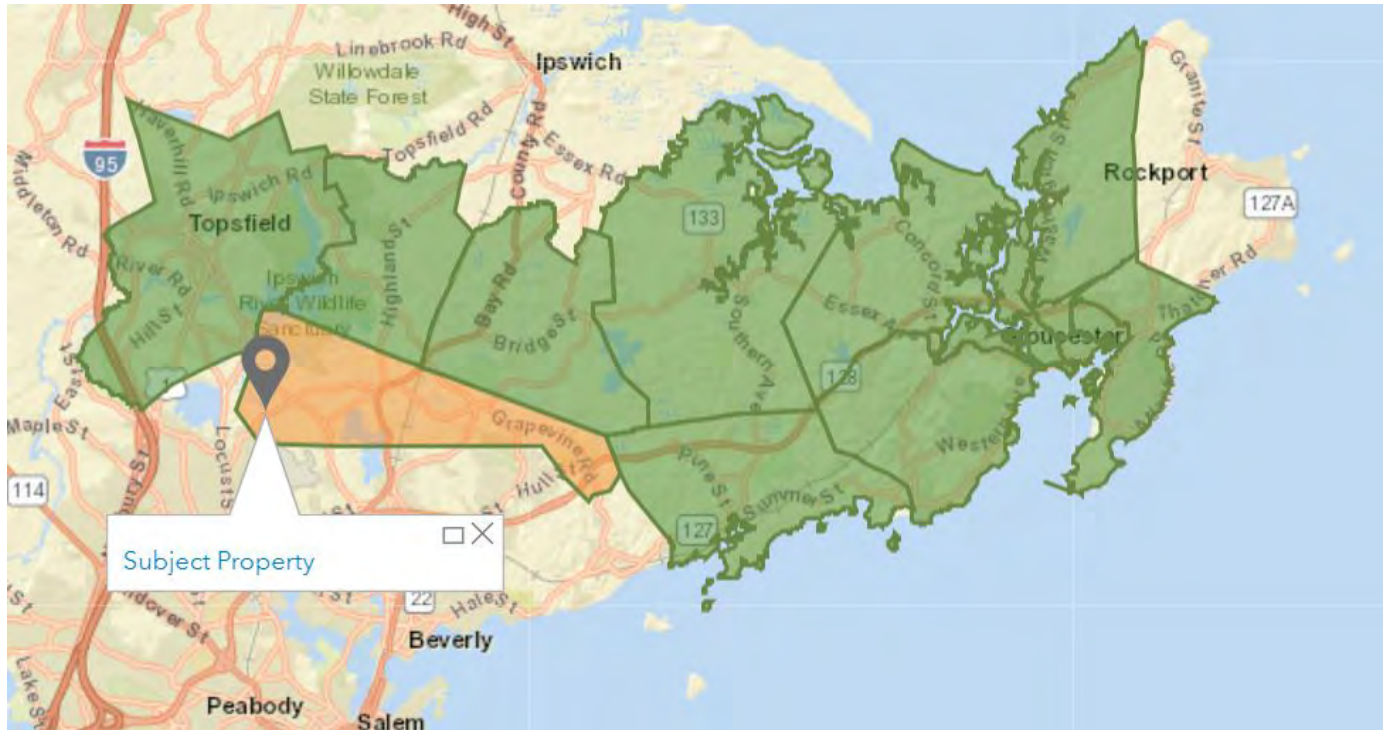
If funded in 2021 round, March 2022 start, 12 months construction, occupancy April 2023.

Methodology

The information in this study was compiled after reviewing demographic information, speaking with the present competition in the market, speaking to local officials and reviewing project documentation. This report is reflective of the data, market conditions and conclusions considered at this point in time. The information furnished by others is believed to be reliable. However, no warranty is given for its accuracy. Work for this study was performed in June and November, including a site visit to the Subject Property on November 12, 2020.

For the purposes of this study, we defined the “Study Area” to include the Town of Wenham and the nearby communities of Essex, Gloucester, Hamilton, Manchester-by-the-Sea, and Topsfield, shown on the map on the following page. We chose these communities due to their proximity to Wenham and area highway routes and less urban nature. We chose not to include the neighboring town of Beverly in our Study Area because it is a more urban environment with a more established market than that of Wenham. Due to the lack of age-restricted self-pay income-restricted and market rate rental housing in the Study Area, we also examined income-restricted and market rate rental housing in Beverly and Rockport. In certain instances, we also examined demographics in the Commonwealth of Massachusetts, with a focus on the age 62 and over population.

Map 1 – Wenham in Red, rest of Study Area in Green



We analyzed data from the American Community Survey (ACS) which is a nationwide survey designed to provide communities with a fresh look at how they are changing. It is a critical element in the Census Bureau’s reengineered decennial census program. The ACS collects and produces population and housing information every year instead of every 10 years. In addition, we used ESRI data which is a data source that relies on the 2000 and 2010 Census and uses the information, along with other factors, to project future demographics. We also ran Ribbon Demographics reports on household income. Ribbon Demographics is a data source relying on US Census ACS data as its foundation that estimates to 2018 and projects to 2023.

We have provided a summary of the sources utilized in this study at the end in a section titled “Other Matters, Works Cited.”

Conclusions

Site and Community

Wenham is a suburban/rural community located in Essex County in Massachusetts’s North Shore. It is a relatively high-end bedroom community with minimal industry and few businesses. It has excellent highway access and the eastern end is crossed by Massachusetts Route 128. The town has supportive services for seniors including a senior center and transportation. It is in close proximity to major medical centers on the North shore. The town has nearly 300 acres of parks, playgrounds, and recreational lands, including Wenham Country Club, Wenham Lake, and the JC Phillips Nature Preserve. The town is home to Gordon College, a private four-year Christian College. Wenham is also known for its excellent regional school system.

The Subject Property is located on a 3.87-acre parcel of land near the intersection of Maple Street and Burley Street. It is currently undeveloped, vacant and wooded land and is in a residential, car-dependent location. There are a number of amenities within a short drive, including the Wenham Senior Center, Hamilton-Wenham Public Library, post office, pharmacies, and medical offices. The Subject Property will provide quality, age-restricted supportive rental housing in an elevator building in Wenham.

Demographics

The table below summarizes the demographic and economic characteristics of the Study Area and Massachusetts.

Table 2 - Summary of Demographic and Economic Conditions in the Study Area and Massachusetts

Population and Household Totals	Study Area		Massachusetts	
	2010	2025	2010	2025
Total Population	56,157	59,952	6,547,629	7,187,949
Total Households	22,176	23,361	2,547,075	2,775,910
Population and Household Growth (2010-2025)	#	%	#	%
Population Growth	3,795	6.8%	640,320	9.8%
Household Growth	1,185	5.3%	228,835	9.0%
Senior Population Growth (2020-2025)	#	%	#	%
Total 55+	1,514	7%	n/a	
55 to 64 years	-737	-7%		
65 to 74 years	1,051	14%		
75 to 84 years	1,162	32%		
85 years and over	38	2%		
Senior Household Growth (2020-2025)	#	%	#	%
Total 55+	566	4%	n/a	
55 to 64 years	-561	-10%		

Population and Household Totals	Study Area		Massachusetts	
	2010	2025	2010	2025
65 to 74 years	488	11%		
75+	639	19%		
Tenure Characteristics (2014-2018 ACS)	#	%	#	%
Owner Occupied Households	16,330	71.5%	1,621,053	62.3%
Renter Occupied Households	6,509	28.5%	980,861	37.7%
Rent Burdened households (> 30%)	2,944	45.2%	461,900	47.1%
Severely Rent Burdened Households (>50%)	1,432	22.0%	228,020	23.2%
Economic Characteristics				
	Wenham		Massachusetts	
Unemployment Rate (September 2019-September 2020)	5.1%		8.2%	
Average Weekly Wage (2019)	\$866		\$1,452	
Median Household Income (ESRI 2020)	\$108,269		\$80,643	

The Study Area’s population ages 55 years and older is growing significantly and had a 28% increase from 2010 to 2020 and is projected to increase an additional 7% over the next five years. The number of households headed by householders ages **65 to 74 increased by 51% in just the last ten years and is projected to increase another 11% by 2025**. The majority of households in the Study Area are one- and two-person households, which is the target market for the Subject Property. In particular, over 78% of Study Area renter households are comprised of one or two person(s), compared to 69% statewide.

All of the Study Area communities have higher median incomes than the state average, suggesting that the Study Area is a relatively wealthy, high-end suburban area. Household income in the Study Area decreases as households age over 55 and become increasingly reliant on savings and assets. As households age 55, over rental housing rates increase, illustrating a need for more housing rental choice for seniors. In the Study Area, over 45% of renter households (2,944 total households) are rent burdened and 22% of renter households (1,432 total households) are severely rent burdened. Approximately 28% of individuals ages 65 and older have at least one disability, including 15% with an ambulatory disability; 13% with a hearing disability; and 12% with an independent living disability, indicating demand for physically accessible age-restricted housing like the Subject Property.

Public Housing Authorities/Subsidized Senior Housing

The Wenham Housing Authority (“WHA”) owns and/or manages 84 total public housing units, all of which are one-bedroom units designated for elderly and disabled persons. At the time of our survey in November 2020, all 84 units are occupied and there are approximately 700 households on DHCD’s centralized Common Housing Application for Massachusetts Public-Housing (“CHAMP”) waitlist with a local preference in Wenham. According to Paula Mountain, Executive Director of the WHA, the wait time for an elderly/disabled public housing unit owned by WHA is 1-2 years. The WHA does not administer any mobile vouchers as of this time. However, as of October 8, 2020, there were 224,918 households on the Section 8 mobile

voucher centralized waiting list managed by Massachusetts National Organization of Housing and Redevelopment Officials.

Private Affordable Rental Housing

We identified one competitive private affordable age-restricted development in the Study Area with self-pay units affordable to households earning at or below 60% of AMI (Central Grammar Apartments) and three age-restricted properties outside the Study Area in Beverly and Rockport with self-pay units. These four age-restricted properties are referred to as the “Senior Affordable Properties.” We also examined one multifamily property with self-pay units at 60% of AMI just outside the Study Area in Danvers (Conifer Hill Commons). Collectively, these five properties are referred to as the “Affordable Properties.” The Affordable Properties contain a total of 319 affordable units, of which 109 have project based rental subsidies and at least 160 are self-pay and income-restricted to households earning at or below 60% of AMI like what is planned at the Subject Property. Of the self-pay units at 60% of AMI, 86 are age-restricted, of which 34 are inside the Study Area.

Like the Subject Property, all four Senior Affordable Properties are elevator buildings and have a community room. Central Grammar Apartments is the only Affordable Property that has an on-site resident services coordinator. Jaclen Tower has a part-time resident services coordinator who is off-site, but offers assistance as needed. All of the Senior Affordable Properties are in more urban, walkable locations in comparison to that of the Subject Property.

At the time of our survey, the units at the Affordable Properties are either fully leased or in the process of being turned over and leased from the property’s waitlists. Waitlists ranged from 80 to over 160 households, with estimated wait times of 1-2 years. While our research was performed during a time when there is an eviction moratorium in place in Massachusetts due to COVID 19, most seniors are no longer in the workforce and therefore their incomes have not been affected. The Affordable Properties reported low turnover rates, ranging from 4%-8% for the Senior Affordable Properties and 11% at Conifer Hill Commons. The high occupancy, long wait times, and low turnover demonstrate immediate demand for additional age- and income-restricted rental housing in the Study Area.

Private Affordable Rent Comparison

The Subject Property is located in the Boston-Cambridge-Quincy, MA FMR Area (“BCQ Service Area”), as defined by HUD. Based on our competitive analysis, the Subject Property’s one-bedroom units are similar in size to the average 60% one-bedroom unit at the Affordable Properties. The Subject Property’s proposed one-bedroom 60% of AMI rent is significantly lower than the average adjusted one-bedroom 60% rent at the Affordable Properties. We note that in addition to the 60% rents at the Affordable Properties, included in this comparison is the one-bedroom 60% rent being charged at Canvas Beverly, a predominantly market rate property.

Based on this and the high occupancy, low turnover, and long wait lists for 60% units at both the Senior Affordable Properties and Conifer Hill Commons, the Subject Property's proposed 60% rents appear achievable.

Market Rate Rental Housing

We studied five properties that have either predominantly or entirely market rate rental units (the "Market Properties"). We identified developments with a similar number of units as the Subject Property and/or were recently built. We did not identify any newer multifamily rental product inside the Study Area. Therefore, all the Market Properties are outside the Study Area in nearby Beverly. Centerville Woods, a mixed-income rental property, is the only age-restricted Market Property. All of the Market Properties have elevator buildings like what will be offered at the Subject Property. Also, unlike any of the Market Properties, the Subject Property will offer supportive services.

Of the properties that disclosed occupancy, Market Properties average 97% leased and none are offering incentives or concessions. We have observed that in downtown Boston, properties are experiencing higher vacancies and offering more concessions because of the economic impacts of COVID-19. In this case, the high occupancy at the Market Properties and lack of newer age-restricted product inside the Study Area, demonstrate constrained supply of rental housing.

The Subject Property's units are similar in size to the average one-bedroom unit at the Market Properties. The average adjusted market rate one-bedroom rent (\$2,086) is 93% higher than the Subject Property's proposed 60% one-bedroom rent. This illustrates a significant gap between market rate rents and the Subject Property's proposed self-pay 60% rent. Based on the rent differential, the Subject Property's proposed 60% rent appears achievable.

Planned Rental Housing

We identified one age-restricted rental housing development in permitting in the Study Area. This project is 71 Middle Street in Gloucester. If built, it would be a new construction three-story building with 44 affordable rental units age-restricted to households 62 years and older. Of the 44 units, 18 would be income-restricted to households earning at or below 30% of AMI and 26 would be income-restricted to households earning at or below 60% of AMI. Like the Subject Property, 71 Middle Street would also offer on-site supportive services. At the time of our survey in November 2020, the project is in permitting with the ZBA and Planning Board. If granted a comprehensive permit in late 2020, the developers would begin construction in February 2022. Construction would be completed over a 14-month period, with initial occupancy in April 2023 and full lease up in July 2023. **However, since 71 Middle Street is still in permitting, it is likely that it will come online after the Subject Property has opened and been leased.**

We also identified two family rental projects under construction in Gloucester. When complete, these two projects will include 230 multifamily rental units, of which 22 will be self-pay at 60% of AMI like the Subject Property.

Demand Analysis

We assumed that the 16 units at the Subject Property with project-based rental subsidies will be leased by households on either the WHA's public housing waitlist or Harborlight's waitlists for their other properties. We typically look for capture rates at or below 10% as an indicator of demand for additional subsidized housing and affordable housing at the 60% AMI level. We assumed that 60% of the 29 self-pay 60% units at the Subject Property, or 17 units, will be leased by households within the Study Area and 40%, or 12 units, will be leased by residents from outside the Study Area. We also expect that households ages 62 and older who are looking to move closer to their adult children will move to the Subject Property from outside the Study Area.

Based on our calculations, in order to lease the 29 age-restricted self-pay units income-restricted units to households earning at or below 60% of AMI, Harborlight will have to capture 3.45% of the age- and income-qualified one-person households in the Study Area in 2023. This indicates that there is a need for additional age-restricted self-pay 60% of AMI housing affordable to households 62 and over in the Study Area. This is further supported by the full occupancy, low turnover, and long waitlists at the existing and self-pay properties in the Study Area.

Lease Up and Absorption

There is a lack of income-restricted rental product for seniors in the Study Area, and there has been very little self-pay affordable rental housing built in recent years. We found significant demand indicators looking at the age and income of the population, along with constrained supply, which included long waitlists for elderly public housing units and self-pay age-restricted units to support the occupancy of the Subject Property. Additionally, **in 2017, nearly one-third of all households 65 and older (10 million households) were housing cost burdened, of which 5 million were severely cost burdened. Senior renter households are more likely than owners to be cost burdened (54% versus 26%).**

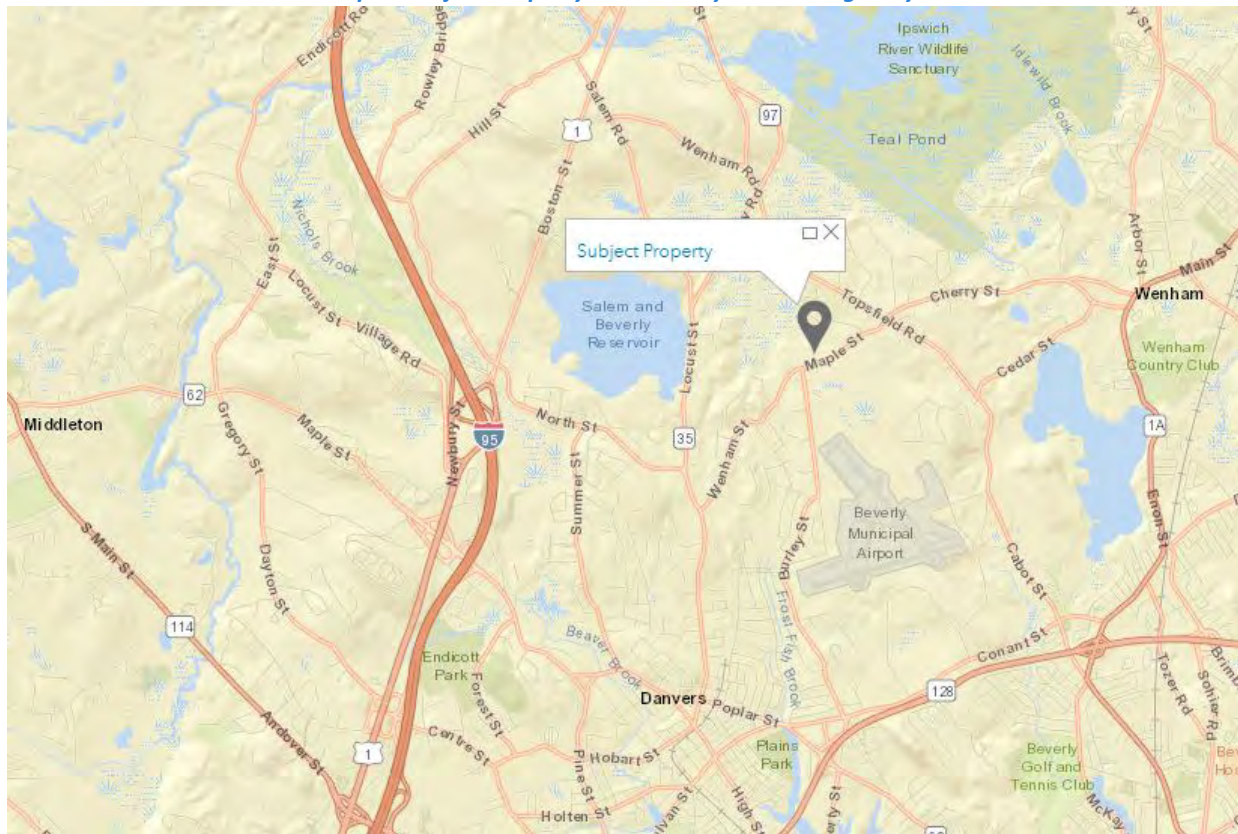
The Subject Property will offer a new affordable housing choice in an elevator building with several community amenities and an on-site service provider. Based on these desirable features, and the high occupancy and wait lists at the existing subsidized and self-pay affordable rental product in the area, we project that the Subject Property will have a strong lottery response. We anticipate that most of the subsidized units will be leased by households on the existing public housing waitlists.

This assumes that by the time the development comes online, COVID 19 is under control. Currently, seniors are reluctant to move due to COVID 19, and the traditional means of outreach to seniors such as libraries and senior centers are closed. In addition, it does take time

to educate seniors about the benefit of self-pay units with supportive services. For all these reasons, we recommend a robust marketing and outreach budget.

Community Description

Map 2: Subject Property in Proximity to Area Highways



Regional Area Overview

Wenham is located in Essex County, on the northeastern side of Massachusetts. Essex County is bounded on the east by the Atlantic Ocean. As of the 2010 Census, there were 743,159 people, 306,754 households, and 185,081 families residing in the county. The population density was 1,508.8 people per square mile. There were 287,144 housing units at an average density of 574 per square mile. In 1996 Essex County was designated "Essex National Heritage Area," covering 500 miles from the Atlantic coast to the Merrimack Valley. It includes historic sites, textile industries and maritime industries.

Community

Wenham is a suburban/rural community located in Essex County in Massachusetts's North Shore. The town is 7.72 square miles in land area and had a population of 5,124, giving it a population density of 546 person per square mile. It is bordered by Hamilton to the north, Beverly to the south, Manchester-by-the-Sea to the east, and Danvers and Topsfield to the west (Town of Wenham, 2020).

Wenham is located 6 miles north of Salem, 22 miles north of Boston, and 235 miles from New York City. The eastern end of Wenham is crossed by Massachusetts Route 128. Additionally, Route 1A crosses through the town center, Route 22 crosses through the eastern portion of town, and Route 97 crosses the southwest corner of town (Wikipedia, 2020).

The town was originally settled in 1636 and incorporated in 1643. It was the first village to be set off as a separate township from Salem. The first western settlers of the town called their village "Enon." However, when it was incorporated as a town in 1643, the name was changed to Wenham, after a parish in Suffolk County, England from where many early western settlers originally came. Wenham provided volunteers in both King Philip's War and the French and Indian War in the late 1600s and early 1700s. Later, during the Revolutionary War, Minute Men from Wenham took part in the Battle at Bunker Hill.

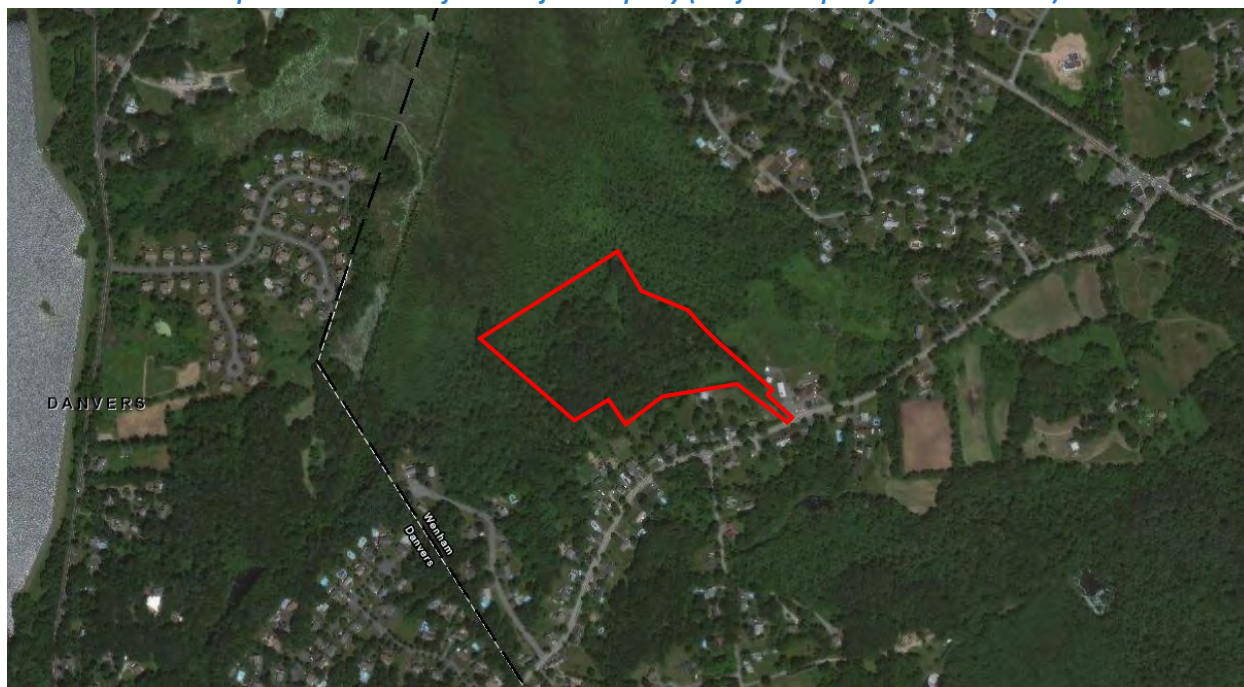
In the mid-1800s, Wenham had a primarily agricultural economy, but did have many show shops in town that contributed to the piece work for shoe factories in nearby Danvers and Lynn. Ice harvesting was also an important industry in Wenham lasting into the early 1900s. Wenham continued to be a small town until the end of World War II, when the population increased to over 4,000 persons by the time of the 1990 census (Town of Wenham, 2020).

Today, there is still minimal industry or business in Wenham, as the town remains predominantly residential and a bedroom community for the surrounding towns. The town has nearly 300 acres of parks, playgrounds, and recreational lands, including Wenham Country Club, Wenham Lake, and the JC Phillips Nature Preserve. The town is home to Gordon College, a private four-year Christian College. Wenham is also known for its excellent regional school system (Town of Wenham, 2020).

Neighborhood and Site

The Subject Property is located on a 3.87-acre parcel of land near the intersection of Maple Street and Burley Street in Wenham. The Subject Property is located off of Maple Street and behind and to the left of at 62 Maple Street in Wenham, MA. It is in the southwestern portion of town, near the borders of Danvers and Beverly. The site is currently undeveloped and is vacant and wooded land. It is bordered by Burnett Construction, Burnett's Garage to the southeast, single family homes to the south and southwest, and wooded land to the north and west. Maple Street is a well-traveled two-way road that connects directly to MA-97 approximately 0.4 mile from the Subject Property. The Subject Property is also 1.8 miles to access to MA-35. The Subject Property is in a residential, car-dependent location, and there are a number of amenities within a short drive.

Map 3 – Aerial View of the Subject Property (Subject Property outlined in Red)



Transportation Access

The Subject Property has good highway access due to its proximity to Route 97 and Route 35. It also is approximately 3.2 miles from MA-128 via MA-97; 3.4 miles to US-1; and 4.1 miles to Interstate 95.

While there is no public transportation within walking distance from the Subject Property, there are several other options for seniors. There are plans to offer shuttle services at the Subject Property to grocery stores etc. Additionally, the Wenham Council on Aging has an accessible 8-person van that offers Wenham seniors rides to social events, doctors' appointments, shopping, etc. on Monday through Friday between 8AM and 3:30PM. The service is free, with a suggested \$4 donation (Wenham Council on Aging, n.d.; SeniorCare, 2020).

SeniorCare in Beverly and Gloucester also provides Wenham seniors with volunteer transportation to local and out-of-town medical appointments. There is no fee for this service, but donations are suggested related to the number and length of trips per month. SeniorCare medical transportation is available Monday-Friday 8AM – 4PM, with the exception of holidays. Rides must be scheduled at least 3 business days in advance for local trips or at least 7 days in advance for trips to Boston or Burlington. SeniorCare has implemented increased safety procedures due to the COVID-19 pandemic. (SeniorCare, 2020).

The Hamilton/Wenham Massachusetts Bay Transit Authority ("MBTA") commuter rail station is three miles from the Subject Property in Hamilton. This station is on the Newburyport section of the MBTA Newburyport/Rockport Line. It provides service inbound to Boston's North

Station and outbound to Newburyport. It is an approximately 48-minute ride from the Hamilton/Wenham Station to North Station (MBTA, 2020).

The Subject Property is a 2.2-mile drive from the Beverly Regional Airport.

Healthcare

The Subject Property is a 10- to 15-minute drive from both Beverly Hospital in Beverly and the Lahey Medical Center, Peabody. Both medical centers are within the Beth Israel Lahey Health Network. Beverly Hospital is a 227-bed medical center and acute care facility. It provides a “comprehensive range of outpatient services, including cardiology, oncology, radiology, geriatrics, women’s health, rehabilitation, and cardiopulmonary services. Inpatient care is available in the areas of critical care, general medicine, surgery, obstetrics, newborn special care, pediatrics and psychiatry.” Twenty-four hour emergency services are also available. Beverly Hospital is also a Level III Trauma Center (Beverly Hospital, 2020).

Lahey Medical Center, Peabody is a “full-service, community-based hospital and medical center” offering a wide range of medical services. It features a “24-hour Emergency Department for patients of all ages, an Ambulatory Surgery Center, and 39 medical and surgical specialties for patients ages 18 and older.” The facility offers a “10-bed inpatient unit for overnight hospitalizations, a full range of diagnostic imaging services, a lab for bloodwork, an on-site pharmacy, eye care including eyeglasses and contact lenses, a hearing aid center, primary care providers, cancer treatment, a continence center, and orthopedic care” (Beth Israel Lahey Health, 2020).

There are several additional medical offices within a 10-minute drive of the Subject Property, including Mass General/North Shore Center for Outpatient Care, North Shore Physicians Group, and AFC Urgent Care Beverly.

Senior Services and Amenities

Wenham Senior Center and Wenham Council on Aging

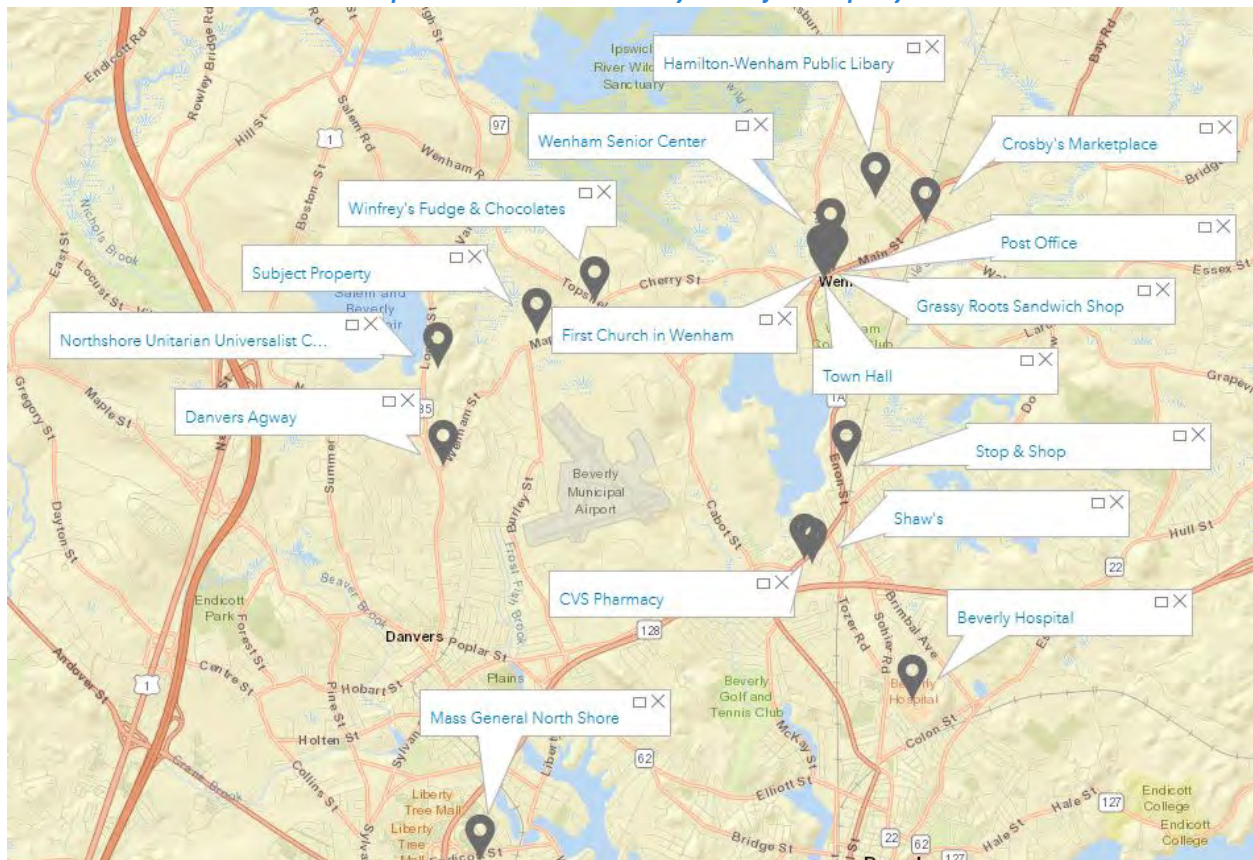
Wenham seniors are served by the Wenham Senior Center and Wenham Council on Aging (“CoA”), located at 10 School Street, 2.4 miles from the Subject Property. Under normal circumstances, the center is open Monday through Friday from 9AM-4PM. Due to COVID-19, many of the services are currently not available or are being offered virtually via Zoom. The center also hosts a range of activities and programs including exercise classes, a writing workshop, Bocce, paint party, The Great Courses (college level courses), book club, bridge group, and a craft circle. It also offers a caregiver support group and a Smart Device Help program and Serving the Health Insurance Needs of the Elders (“SHINE”) health insurance counseling. As mentioned previously in the *Transportation Access* section, the Wenham CoA also offers transportation services in an accessible van (Wenham Council on Aging, 2020).

SeniorCare

SeniorCare is a Massachusetts Aging Services Access Point (ASAP). As an ASAP, SeniorCare is a one-stop portal for elder services or information in their catchment area, which includes the communities of Beverly, Essex, Gloucester, Hamilton, Ipswich, Manchester-by-the-Sea, Rockport, Topsfield and Wenham. Fees for services are on a sliding scale, based on income (SeniorCare, 2017). SeniorCare also offers services such as Meals on Wheels, Home Care, Abuse Prevention and Nursing Home Ombudsman Programs.

Other amenities for seniors include a library and post office, both of which are located less than 10-minute drive from the Subject Property. The map below shows the Subject Property in relation to area amenities and services.

Map 4: Amenities in Proximity to Subject Property



Employment

The largest portion of the Study Area workforce (49.3%) falls into the occupational category of “management, business, science, and arts,” similar to the proportion of the Massachusetts workforce (46%). Blue collar careers in areas such as resource extraction, construction, maintenance, manufacturing, and transportation are relatively rare and when combined make up just under 16% of all jobs in the Study Area (ACS, 2014-2018).

Table 3 - Employment by Occupation (2014-2018 ACS)

Occupation	Study Area	Massachusetts
Civilian employed population 16 years and over	29,145	3,570,257
Management, business, science, and arts occupations	14,368 49.3%	1,643,529 46.0%
Service occupations	4,594 15.8%	624,434 17.5%
Sales and office occupations	5,581 19.1%	726,280 20.3%
Natural resources, construction, and maintenance occupations	2,232 7.7%	241,808 6.8%
Production, transportation, and material moving occupations	2,370 8.1%	334,206 9.4%

The top 16 employers in Essex County by number of employees are shown in the table below, as measured by the Executive Office of Labor and Workforce Development (EOLWD). We note that EOLWD often states employers by their headquarters, so it is not always accurate. The list includes all employers with at least 1,000 employees in the county, but it is not possible to rank them by size because EOLWD only provides employer size in broad categories. The largest employer in Essex County is Raytheon Systems International, which employs over 10,000 persons in its Andover office. Nine of the other 15 major employers are either healthcare-, medical technology- or pharmaceutical-related. None of the top 16 employers are located in Wenham, illustrating that the town is not a major employment center (MA Executive Office of Labor & Workforce Development, 2020).

Table 4: Top Employers in Essex County

Company name	Address	City	Number of employees	NAICS Code
Raytheon Systems Intl Co	Lowell St	Andover	10,000+	3364
Mass General For Child	Highland Ave	Salem	5,000-9,999	6221
Columbia Gas of Massachusetts	Marston St	Lawrence	1,000-4,999	2212
Committee To Elect Frank Csns	Manning Rd	Middleton	1,000-4,999	8139
EBSCO Industries Inc	Estes St	Ipswich	1,000-4,999	4543
GE Aviation	Western Ave	Lynn	1,000-4,999	4238
Holy Family Hospital	East St	Methuen	1,000-4,999	6221
Home Health Vna	Merrimack St #9	Lawrence	1,000-4,999	6213
Lawrence General Hospital	General St	Lawrence	1,000-4,999	6221
Mental Retardation Dept	Maple St	Danvers	1,000-4,999	9211
North Shore Med Ctr-Salem Hosp	Highland Ave	Salem	1,000-4,999	6221
Northern Essex Cmnty Clg	Franklin St	Lawrence	1,000-4,999	6112
Northern Essex Comm College	Elliott St	Havershill	1,000-4,999	6112
NSMC Union Hospital	Lynnfield St	Lynn	1,000-4,999	6221
Pfizer Inc	Burt Rd	Andover	1,000-4,999	4242
Smith & Nephew	Minuteman Rd	Andover	1,000-4,999	4461

Unemployment

The table below shows the monthly unemployment rates for Wenham compared to the Commonwealth of Massachusetts, as well as 13-month average. The Wenham unemployment rate has closely tracked the ups and downs in the statewide average throughout the last year,

while remaining below the state average in each month. Wenham has averaged 5.1 percent unemployment over the last 13 months, 3.1% below the statewide average. However, as shown in the table, there was a sharp increase in unemployment in April 2020, peaking in June 2020 and decreasing, but continuing into September 2020 in both geographies. This is a reflection of the economic impacts of COVID-19 (MA Executive Office of Labor and Workforce Development, 2020).

Table 5: Unemployment Rates Most Recent 13 Months

Month	Wenham	Massachusetts
Sep-20	5.1	9.5
Aug-20	6.3	11.2
Jul-20	10.6	16.3
Jun-20	11.3	17.8
May-20	9.3	16.5
Apr-20	8.2	16
Mar-20	1.9	3
Feb-20	2.4	3.3
Jan-20	2.3	3.4
Dec-19	1.5	2.4
Nov-19	1.8	2.3
Oct-19	2.1	2.4
Sep-19	2.9	2.7
13 Month Avg	5.1	8.2

Wages

The table below shows the annual median wage in 2019 (the most recent full year for which data is available) for Wenham, Essex County, and the Commonwealth of Massachusetts, as well as an annualized estimate of that wage. At \$866 per week, Wenham’s wages are significantly lower than the averages in both Essex County (\$1,189) and Massachusetts (\$1,452) (Executive Office of Labor and Workforce Development, 2020). For comparison purposes, the minimum wage in Massachusetts is \$12.75 an hour effective January 1, 2020, for a weekly wage of \$510, assuming a 40-hour work week.

Table 6

	Wenham	Essex County	Massachusetts
2019 Average	\$866	\$1,189	\$1,452
Average yearly salary (estimate)	\$45,032	\$61,828	\$75,504

Demographics in Study Area

We examined a variety of demographics for the Study Area, and in many instances, we compared the Study Area to the Commonwealth of Massachusetts. We used data from the decennial U. S. Census, as well as the American Community Survey and other Census Bureau data sets. We also used ESRI demographic estimates and projections, as well as housing market data provided by the Warren Group’s TownStats service.

Population and Household Growth

We examined population and household growth in the Study Area by analyzing Census data as well as current estimates and future projections provided by ESRI and compared those figures to Massachusetts. Between 2000 and 2010, the Study Area’s population decreased by 1,502 individuals, or 2.6%, while Massachusetts grew by 3.1%. Simultaneously, the total number of households in the Study Area increased slightly, implying a shift to slightly smaller households.

Between 2010 and 2025, the Study Area population is projected to increase by 6.8% and households by 5.3%. This puts the Study Area on track to rebound to above the population and households it had in 2000. By 2025, the Study Area is projected to be home to nearly 60,000 persons in over 23,000 households (US Census, 2010; ESRI, 2020-2025).

Table 7: Population and Household Growth, 2000-2025

		2000	2010	Change 2000-2010		2025 Projection	Projected Change 2010-2025	
				#	%		#	%
Study Area	Population	57,659	56,157	-1,502	-2.6%	59,952	3,795	6.8%
	Households	22,122	22,176	54	0.2%	23,361	1,185	5.3%
Massachusetts	Population	6,349,097	6,547,629	198,532	3.1%	7,187,949	640,320	9.8%
	Households	2,443,580	2,547,075	103,495	4.2%	2,775,910	228,835	9.0%

The table below also examines the Study Area’s population but breaks down population growth by age with a focus on the senior population (defined as age 55 and over). Between 2010 and 2020, the senior population increased by 28% or 5,034 individuals, while the total population increased by only 4%. ESRI projects that the Study Area population overall will increase by another 2% by 2025, while the senior population will grow by an additional 7%. However, the age distribution of seniors will continue to change, with the number of younger seniors (age 55-64) decreasing slightly while the 65-84 age groups (the target market for the Subject Property) increase significantly by 14%-32% (Esri, 2020).

Table 8: Study Area Senior Population Growth by Age, 2010 – 2025

	2010		2020		Change 2010 - 2020		2025 Projection		Change 2020 - 2025	
	#	%	#	%	#	%	#	%	#	%
ALL AGES	56,157		58,534		2,377	4%	59,952		1,418	2%
Total 55 and Over	17,987	32%	23,021	39%	5,034	28%	24,535	41%	1,514	7%
55 to 64 years	8,748	16%	10,110	17%	1,362	16%	9,373	16%	-737	-7%
65 to 74 years	4,736	8%	7,538	13%	2,802	59%	8,589	14%	1,051	14%
75 to 84 years	3,154	6%	3,635	6%	481	15%	4,797	8%	1,162	32%
85 years and over	1,349	2%	1,738	3%	389	29%	1,776	3%	38	2%

Finally, the table below looks at the increasing senior population in terms of households rather than total population. Because older households are often composed of fewer people, looking only at the share of older individuals in the total population can underestimate the percentage of the housing stock they are likely to consume. As shown below, **the number of households age 65 to 74 increased by 51% in just the last ten years and is projected to increase another 11% by 2025.** By 2025, nearly two-thirds, or 61%, of Study Area households will be headed by an individual 55 or older, an increase of 11% from 2010. (Esri, 2020).

Table 9: Study Area Senior Household Growth by Age, 2010 – 2025

	2010		2020		Actual Change, 2010 -2020		2025 Projection		Projected Change, 2020-2025	
	#	%	#	%	#	%	#	%	#	%
Total Households	22,176		22,863		687	3%	23,361		498	2%
55-64	5,184	23%	5,719	25%	535	10%	5,158	22%	-561	-10%
65-74	2,971	13%	4,496	20%	1,525	51%	4,984	21%	488	11%
75+	2,953	13%	3,374	15%	421	14%	4,013	17%	639	19%
All 55+	11,108	50%	13,589	59%	2,481	22%	14,155	61%	566	4%

Housing Tenure

The ACS measures the total amount of occupied housing units in each area, as well as the tenure type of its occupants. The Study Area has a lower proportion of renters than the State-29% compared to 38% (ACS, 2014-2018). Therefore, the majority of housing units in the Study Area are ownership households.

Table 10: Housing Tenure, 2014-2018 ACS

	Study Area		Massachusetts	
	#	%	#	%
Occupied housing units	22,839	--	2,601,914	--
Owner-occupied	16,330	71.5%	1,621,053	62.3%
Renter-occupied	6,509	28.5%	980,861	37.7%

The table below shows the tenure of Study Area households by age group, as measured by the 2010 census. While many younger seniors may own their own home, as they age, they are increasingly likely to become renters. This can be a result of financial pressures, social isolation, physical difficulties in maintaining a home, not wanting to maintain a home, or other factors. This general pattern is borne out in the Study Area, where older senior households lean more towards rental housing. Overall, 39% of all renter households in the Study Area are headed by seniors 55 years and over. Although just 23% of all senior households in the Study Area are renters, over 30% of households 85 years and older and 28% of households 75-84 are renter households. In fact, householders above age 75 account for 32% of all renter households over age 55. This increasing propensity for rental housing is especially important given the recent and projected increases in the older senior population noted above and illustrates a need for more housing choices for seniors (U.S. Census Bureau, 2010).

Table 11: Study Area Housing Tenure by Age of Householder (2010 Census)

	Total	Renter		Owner	
		#	%	#	%
All Ages	22,176	6,640	29.9%	15,536	70.1%
All 55+	11,108	2,603	23.4%	8,505	76.6%
55-64	5,184	1,103	21.3%	4,081	78.7%
65-74	2,971	657	22.1%	2,314	77.9%
75-84	2,098	583	27.8%	1,515	72.2%
85+	855	260	30.4%	595	69.6%

Age of Housing Stock

The age of the housing stock in the Study Area is older than the rest of Massachusetts, as shown in the table below. An estimated 41.2% of housing units in the Study Area were built in the pre-war era (before 1939), compared to 33.1% statewide. However, in comparison to the state the Study Area appears to have seen similar, but slightly lower volumes of construction in the housing boom years of the 1990s and 2000s (ACS, 2014-2018).

Table 12: Age of Housing Stock (2014 – 2018 ACS)

	Study Area		Massachusetts	
	#	%	#	%
Total Housing Units	25,565	-	2,882,739	--
Built 2010 or later	716	2.8%	74,255	2.6%
Built 2000 to 2009	1,389	5.4%	205,600	7.1%
Built 1990 to 1999	1,813	7.1%	221,764	7.7%
Built 1980 to 1989	1,988	7.8%	311,967	10.8%
Built 1970 to 1979	2,143	8.4%	334,982	11.6%
Built 1960 to 1969	2,834	11.1%	296,110	10.3%
Built 1950 to 1959	3,028	11.8%	323,751	11.2%
Built 1940 to 1949	1,109	4.3%	161,272	5.6%
Built 1939 or earlier	10,545	41.2%	953,038	33.1%

Number of Persons per Household

The table below shows the distribution of total households and renter households by household size. The majority of households are one- and two-person households, that target market of the Subject Property. Renter households in the Study Area trend smaller than those statewide. Over 78% of Study Area renter households are comprised of one or two person(s), compared to 69% statewide. This may be in part a reflection of the growing senior population, as they represent 39% of all renters in the Study Area and are more likely to be in one-person households than the renter population in Massachusetts overall (ACS, 2014-2018).

Table 13: Persons per Household (2014 – 2018 ACS)

	Study Area		Massachusetts	
	Total Occupied	Renter Occupied	Total Occupied	Renter Occupied
Total Households	22,839	6,509	2,601,914	980,861
1 Person	26.9%	47.5%	28.6%	40.0%
2 Persons	37.1%	30.7%	33.1%	28.8%
3 Persons	15.1%	9.1%	16.6%	15.2%
4+ Persons	20.9%	12.7%	21.8%	16.1%

Income

The table below shows the 2020 median household income for the Study Area and Massachusetts. The Study Area's median income is \$91,628, nearly \$11,000 higher than that of the state (\$80,643) (Esri, 2020). All amounts are in 2020 inflation-adjusted dollars.

Table 14: Median Household Income (2020 ESRI Demographic and Income Profile)

	Study Area	Massachusetts
2020 (ESRI)	\$91,628	\$80,643

The table below shows the median household incomes for each individual town inside the Study Area, as well as that of Massachusetts overall, according to the 2014-2018 ACS estimates. All amounts are in 2018-adjusted dollars. As the table below shows, all of the Study Area communities have higher median incomes than the state average. This suggests that the Study Area is a relatively wealthy, high-end suburban area.

Table 15 – Median Household Income by Community (2014-2018 ACS).

Community	Income
Wenham	\$108,269
Essex	\$113,469
Hamilton	\$139,426
Manchester-by-the-Sea	\$123,877
Topsfield	\$136,306
Massachusetts	\$81,977

The table below shows the distribution of senior households in the Study Area by income bracket and age of householder, as well as the median annual income for each age group. As might be expected, incomes decline steeply with age as older households are less likely to be in the workforce. Households with a householder age 55 to 64 are typically at the peak of their earning power, and have a median income of \$116,187 annually. Among those with householders above age 75, the median household income is only \$44,473 (Esri, 2020).

Table 16: Study Area Households by Income by Age – 2020

	55-64		65-74		75+	
	#	%	#	%	#	%
Total households	5,719		4,496		3,374	
Less than \$15,000	374	7%	403	9%	531	16%
\$15,000 to \$24,999	346	6%	434	10%	467	14%
\$25,000 to \$34,999	229	4%	287	6%	327	10%
\$35,000 to \$49,999	339	6%	419	9%	515	15%
\$50,000 to \$74,999	583	10%	748	17%	737	22%
\$75,000 to \$99,999	551	10%	584	13%	198	6%
\$100,000 to \$149,999	1,053	18%	739	16%	280	8%
\$150,000 to \$199,999	766	13%	326	7%	93	3%
\$200,000 or more	1,478	26%	556	12%	226	7%
Median HH Income	\$116,187		\$73,016		\$44,473	

Rent Burden

According to the U.S. Department of Housing and Urban Development, a household is defined as rent burdened if its housing costs exceed 30% of household income, and severely rent burdened if housing costs exceed 50% of household income. More than 45% of all Study Area renter households are rent burdened. Severe rent burden affects 22% of all renter households. A total of 1,432 Study Area renter households currently spend over half of their income towards housing costs, indicating an immediate need for additional affordable rental housing in the Study Area.

Table 17: Rent Burdened Households, 2014-2018 ACS

	Study Area		Massachusetts	
	#	%	#	%
Total Renter Households	6,509		980,861	
Rent Burdened (>30%)	2,944	45.2%	461,900	47.1%
Severely Rent Burdened (>50%)	1,432	22.0%	228,020	23.2%
Not computed	495	7.6%	56,411	5.8%

Disability Status

The table below shows the disability status and type for the Study Area population, broken down into two broad age categories: 18 to 64 and 65 and over. Disabilities of all types are much more common in the 65 and over age group, with 28% of the 65+ cohort experiencing at least

one disability, compared to just 8% in the rest of the adult population (ACS, 2014-2018). The most common disability among seniors is an ambulatory difficulty, which affects 15% of seniors, followed by a hearing difficulty, which affects 13%. Additionally, 12% of the population 65 and older experiences an independent living difficulty. **Seniors facing any of these disabilities may have housing needs, but those with ambulatory and/or independent living difficulties are particularly likely to need one-level living units with purposefully designed accessibility features.**

Table 18: Disability Status by Age, 2014 - 2018 ACS

Age	Study Area			
	18 - 64		65+	
	#	%	#	%
Total Population	34,951		11,749	
With a disability	2,776	8%	3,300	28%
With a hearing difficulty	603	2%	1,534	13%
With a vision difficulty	315	1%	599	5%
With a cognitive difficulty	1,448	4%	838	7%
With an ambulatory difficulty	1,103	3%	1,803	15%
With a self-care difficulty	510	1%	836	7%
With an independent living difficulty	1,011	3%	1,381	12%

Rental Housing Supply

The evaluation of a potential project requires an analysis of the current and planned rental housing within the Study Area. This section discusses the competitive environment that presently exists in the market for age-restricted affordable and market rate rental housing in the Study Area and surrounding communities as well as rental alternatives which would appeal to seniors (i.e. elevator buildings with single-level living). Providers were analyzed by location, product type, unit size, inventory, occupancy, and amenities. To locate affordable developments, we reviewed the Commonwealth of Massachusetts Affordable Housing Award lists, as well as the MassHousing website and HUD LIHTC database. To locate market rate developments, we reviewed various internet websites including apartments.com, rent.com, and hotpads.com.

Public Housing Authorities/Subsidized Housing

In most instances, housing authorities provide subsidized housing; this means that residents pay one third of their income towards rent and the government pays the remainder of the rent. Typically, the upper income limit is 50% of AMI; however, in reality most renters earn at or below 30% of AMI annually.

We contacted the Wenham Housing Authority (“WHA”), which owns and manages 84 total public housing units, all of which are one-bedroom units designated for elderly and disabled persons. Of the 84 elderly/disabled units, an estimated 11 are for younger disabled persons. At the time of our survey in November 2020, all 84 units are occupied and there are approximately 700 households on DHCD’s centralized Common Housing Application for Massachusetts Public-Housing (“CHAMP”) waitlist with a local preference in Wenham. According to Paula Mountain, Executive Director of the WHA, the wait time for an elderly/disabled public housing unit owned by WHA is 1-2 years (Mountain, 2020).

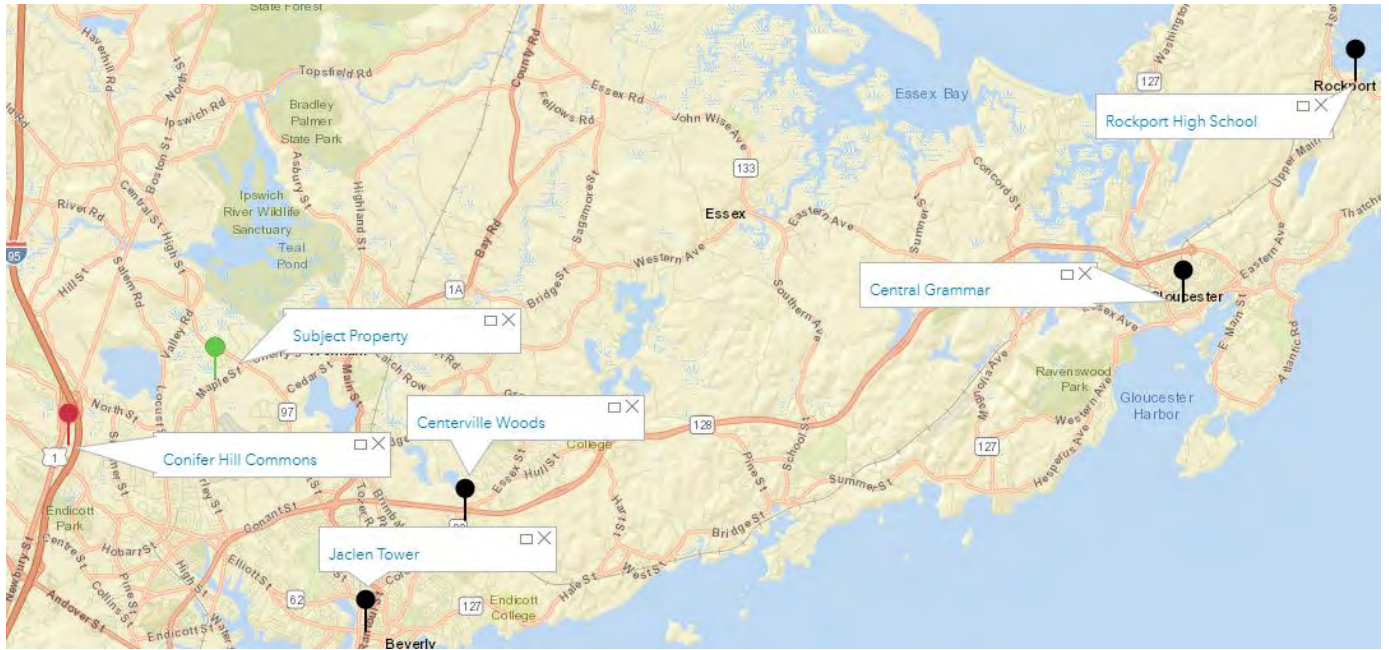
The WHA does not administer any mobile vouchers as of this time. However, as of October 8, 2020, there were 224,918 households on the Section 8 mobile voucher centralized waiting list managed by Massachusetts National Organization of Housing and Redevelopment Officials (MANAHRO, 2020).

Private Affordable Rental Housing

The term “affordable housing” can mean different things, so LDS refers to affordable housing by the income one needs to earn in order to qualify to live in affordable housing. Typically, housing is considered affordable if a household pays no more than 30% of their annual income toward housing costs which includes rent and utilities. Self-pay affordable housing refers to a tenant paying the rent rather than a unit with rental subsidy, where the government pays a portion of the rent.

We identified and examined one age-restricted property inside the Study Area with self-pay units income-restricted to households earning at or below 60% of AMI (Central Grammar Apartments) and three age-restricted properties outside the Study Area in Beverly and Rockport with self-pay units. These four age-restricted properties are referred to as the “Senior Affordable Properties.” We also examined one multifamily property with self-pay units at 60% of AMI just outside the Study Area in Danvers (Conifer Hill Commons). Collectively, these five properties are referred to as the “Affordable Properties.” The map below shows the five Affordable Properties in proximity to the Subject Property, with Conifer Hill Commons in Red and the Senior Affordable Properties in black.

Map 5 – Affordable Properties in Proximity to the Subject Property



The table below summarizes the Affordable Properties we studied, and *Exhibit 3* provides additional detail on these properties:

Table 19 –Affordable Housing Summary

Competitive Property	Centerville Woods	Central Grammar	Conifer Hill Commons	Jaclen Tower	Rockport High School
Community	Beverly	Gloucester	Danvers	Beverly	Rockport
Distance to Subject	5.2 SE	16.2 E	5 SW	4.8 SE	20.8 NE
Study Area	No	Yes	No	No	No
Age Restriction	55+	62+	None	Self-Pay: 55+; Subsidized: 62+	62+
Year Built/Renovated	1986	Reno. 2011	2013	1976/2013	1997/2013
Elevator	Yes	Yes	No	Yes	Yes
Total Units	73	80	90	100	31
Market Units	55	0	0	0	0
Affordable Units	18	80	90	100	31
Level of AMI	n/a	30%, 60%	30%, 50%, 60%	30%, 60%, 80%	30%, 50%
Units with Project Based Subsidy	18	20	16	31	24
Mobile Vouchers	n/a	42*	15	35	4
Affordable Occupancy	n/a	100%	100%	95%**	100%
Affordable Wait List	n/a	Over 100 households; 2 year wait	Self-Pay: 80 households, including 50 waiting for a 1BR	Self-Pay: 1 year; Subsidized: Managed by Beverly Housing Authority	160 households (5 for self-pay 50% units)

*The 42 units with mobile vouchers is a combination of 25 units leased by households who have lived there prior to 2011 renovations and who have enhanced mobile vouchers and 17 with standard mobile vouchers.

**Jaclen Tower stopped leasing vacant units due to the COVID-19 pandemic. Vacant units will be leased from the property’s waitlist.

Combined, the Affordable Properties contain a total of 319 affordable units, of which 80 are inside the Study Area and located at Central Grammar Apartments. Of the total affordable units, 109 have project based rental subsidies. Of the remaining 210 self-pay units, at least 160 are self-pay and income-restricted to households earning at or below 60% of AMI like what is planned for the Subject Property. In addition to the 109 units with project-based rental subsidies, there are at least 96 units leased by mobile voucher holders.

Like the Subject Property, all four Senior Affordable Properties are elevator buildings and have a community room. All five Affordable Properties contain flat-style units and have communal laundry. Central Grammar Apartments is the only Affordable Property that has an on-site resident services coordinator. Jaclen Tower has a part-time resident services coordinator who is off-site, but offers assistance as needed. All of the Senior Affordable Properties are in more urban, walkable locations in comparison to that of the Subject Property.

At the time of our survey, the units at the Affordable Properties are either fully leased or in the process of being turned over and leased from the property’s waitlists. Waitlists ranged from 80 to over 160 households, with estimated wait times of 1-2 years. While our research was

performed during a time when there are eviction moratorium in place in Massachusetts due to COVID 19, most seniors are no longer in the workforce and therefore their incomes have not been affected. The Affordable Properties generally reported low turnover rates, ranging from 4%-8% for the Senior Affordable Properties and 11% at Conifer Hill Commons. In particular, the management staff at Rockport High School Apartments noted that turnovers are almost always due to death or residents moving to assisted living or nursing homes (Reynolds, 2020; Dawn, 2020; Audrey, 2020; Gladys, 2020). The high occupancy, long wait times, and low turnover demonstrate immediate demand for additional age- and income-restricted rental housing in the Study Area.

Affordable Rent Comparison

We examined the self-pay rents being charged for units at 60% of AMI at the Affordable Properties. We also included the rents for the self-pay 60% of AMI one-bedroom units at Canvas Beverly, a new predominantly market rate property that contains seven self-pay units at 60% of AMI. Canvas Beverly is discussed in further detail in the *Market Rate Rental Developments* section below. The Subject Property is located in the Boston-Cambridge-Quincy, MA FMR Area (“BCQ Service Area”), as determined by HUD. The table below shows a comparison of the 60% rents for one-bedroom units at the Affordable Properties to the Subject Property’s proposed 60% rents. Rents have been utility-adjusted to include all utilities in the base rent to match the Subject Property. Utility adjustments are based on the Beverly Housing Authority Utility Allowance Schedule dated January 1, 2020 and attached as *Exhibit 4*.

One-Bedroom Units

Table 20 – One-Bedroom 60% Rents

Affordable Development	Community	Age Restriction	Square Feet	Rent	Utilities in Rent	Utility Adj.	Adjusted Rent
Central Grammar Apartments	Gloucester	62+	730	\$1,152	All	\$0	\$1,152
Canvas Apartments	Beverly	None	691	\$1,277	H, HW, W/S	\$77	\$1,354
Conifer Hill Commons	Danvers	None	602	\$1,320	W/S	\$144	\$1,464
Jaclen Tower	Beverly	55+*	643	\$1,440	All	\$0	\$1,440
Average			667	\$1,297			\$1,353
Subject Property	Wenham	62+	640	\$1,080	All	\$0	\$1,080

*Self-pay units at Jaclen Tower are age-restricted to households 55+. The subsidized units are age-restricted to households 62+.

The Subject Property’s one-bedroom units are similar in size to the average one-bedroom at the Affordable Properties. The Subject Property’s proposed one-bedroom 60% of AMI rent is significantly lower than the average adjusted one-bedroom 60% rent at the Affordable Properties.

The Subject Property will offer seniors in the area a new affordable housing choice in an elevator building with community amenities and an on-site service provider. Based on this and

the high occupancy, low turnover, and long wait lists for 60% units at both the Senior Affordable Properties and Conifer Hill Commons, the Subject Property’s proposed 60% rents appear achievable.

Market Rate Rental Developments

In the next section, we examined market rate rental developments to compare the average market rate rents to the Subject Property’s proposed 60% rents. We studied five properties that are either predominantly market rate or include a substantial number of market rate units (the “Market Properties”). This includes the market rate units at Centerville Woods. We identified developments with a similar number of units as the Subject Property and/or were recently built. We did not identify any newer multifamily rental product inside the Study Area. Therefore, all the Market Properties are outside the Study Area in Beverly. Centerville Woods, a mixed-income rental property examined in the *Private Affordable Rental Housing* section, is the only age-restricted Market Property. The four non-age-restricted Market Properties were chosen due to their newness and size.

The five Market Properties are summarized in the table below.

Table 21 – Market Rate Housing Summary

	Canvas Beverly	Centerville Woods	Flats at 131	Holmes Beverly	Link 480
Community	Beverly	Beverly	Beverly	Beverly	Beverly
Study Area	No	No	No	No	No
Distance from Subject Property (miles)	4.9 SE	5.2 SE	5 SE	5.1 SE	4.3 SE
Age Restriction?	None	55+	None	None	None
Year Built/Converted	2019	1986	2017	2018	2018
Stories	5 to 6	3	5	5	5
Elevator	yes	yes	yes	yes	yes
Total Units	126	73	72	67	90
Market Rate Units	113	55	63	51	79
Affordable Units	13	19	9 @ 80%	16	11 @ 80%
Market Rate % Leased	100%	n/a	98%	94%*	95%
Concessions	None	n/a	None	None	None

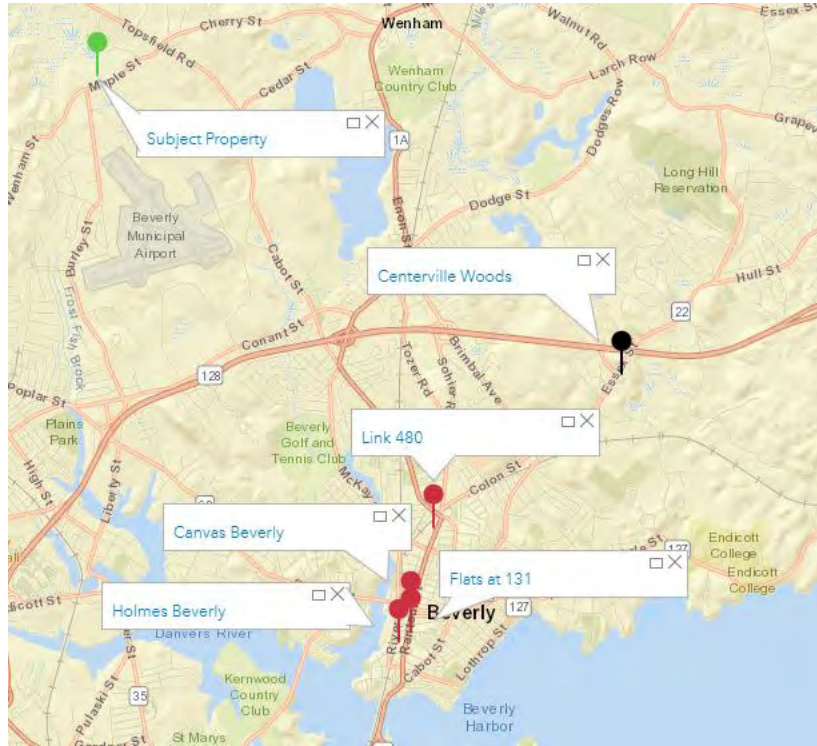
* Management staff at Holmes Beverly did not disclose occupancy. Estimated from units available on property website as of November 10, 2020.

The Market Properties contain a total of 361 market rate units, 55 of which are age-restricted to households 55 years and older. With the exception of Centerville Woods, all of the Market Properties were newly constructed in or after 2017. Like what will be offered at the Subject Property, all of the Market Properties have elevator buildings. Of the properties that reported occupancy, the Market Properties are on average 97% leased and none are offering incentives or concessions. Downtown Boston properties are experiencing higher vacancies and offering more concessions as a result of the economic impacts of COVID-19. In this case, the high occupancy at

the Market Properties and lack of newer age-restricted product inside the Study Area, demonstrate constrained supply of rental housing.

Unlike any of the Market Properties, the Subject Property will offer supportive services (Dominique, 2020; Sarah, 2020; InFocus Property Services, 2020; Apartments.com, 2020). . The Market Properties are shown below in relation to the Subject Property.

Map 6 – Market Rate Properties (Senior in Black, Multifamily in Red)



There is a lack of quality rental housing in the Study Area in general, and there is in particular a lack of rental housing choice for seniors. Most of the existing properties inside the Study Area are older and lack accessibility features.

Rental Comparison Charts

In the chart below, we have shown a comparison of the market unit averages to the Subject Property 60% rents. We have adjusted the one-bedroom rents at the Market Properties to include all utilities to match the rent for the Subject Property (gas heat, hot water, and domestic water and sewer). For each Market Property, we used the floor plan(s) most similar in size to what is being proposed for the Subject Property. Utility adjustments are based on the Beverly Housing Authority Utility Allowance Schedule units dated January 1, 2020 and attached as *Exhibit 4*.

Table 22 – One-Bedroom, One-Bath Market Rate Rents

Market Development	Community	Age Restriction?	Square Feet	Rent	Rent Per SF	Utilities in rent	Utility Adj.	Adjusted Rent	Adj. Rent/ Sq. Ft.
Centerville Woods	Beverly	55+	750	\$1,700	\$2.27	H, HW, W/S	\$77	\$1,777	\$2.37
Canvas	Beverly	None	613	\$1,945	\$3.17	H, HW	\$130	\$2,075	\$3.38
Flats at 131	Beverly	None	660	\$2,010	\$3.05	None	\$187	\$2,197	\$3.33
Holmes Beverly	Beverly	None	667	\$2,350	\$3.52	None	\$184	\$2,534	\$3.80
Link 480 - A1A Floor Plan	Beverly	None	608	\$1,675	\$2.75	None	\$187	\$1,862	\$3.06
Link 480 - A1C Floor Plan	Beverly	None	700	\$1,885	\$2.69	None	\$187	\$2,072	\$2.96
Average			666	\$1,928	\$2.91			\$2,086	\$3.15
Subject Property 60%	Wenham	62+	640	\$1,080	\$1.69	All	\$0	\$1,080	\$1.69
Difference			26	\$848	\$1.22			\$1,006	\$1.46
% Difference			4%	78%	72%			93%	87%

The Subject Property’s units are similar in size to the average one-bedroom unit at the Market Properties. The average adjusted market rate one-bedroom rent is 93% higher than the Subject Property’s proposed 60% one-bedroom rent. This illustrates a significant gap between market rate rents and the Subject Property’s proposed self-pay 60% rent. Based on the rent differential, the Subject Property’s proposed 60% rent appears achievable.

Banker and Tradesman Home Sales Data

Banker and Tradesman tracks the sales prices listed on deeds recorded at the County Registry of Deeds in Massachusetts. The chart below shows the annual calendar year median sales price for single family homes in Wenham and the Commonwealth of Massachusetts each year from 2010 through 2019. Wenham has seen significant price fluctuation year-to-year, likely due to a relatively small sales volume. Wenham’s median sale price hit a 10-year high of \$683,750 in 2019. For all years studied, the median single-family home sale price in Wenham has been significantly higher than that of Massachusetts. (Banker and Tradesman, 2020). Based on these record high sales prices, the median priced condominium is out of reach for low-income households in Wenham.

Table 23: Median Single Family Home Sale Price – Calendar Year (2010 – 2019)

Year	Wenham		Massachusetts	
	\$	% Change	\$	% Change
2019	\$683,750	1.30%	\$400,000	3.90%
2018	\$675,000	23.85%	\$385,000	5.48%
2017	\$545,000	-4.39%	\$365,000	4.89%
2016	\$570,000	9.83%	\$348,000	2.35%
2015	\$519,000	4.95%	\$340,000	2.49%
2014	\$494,500	4.91%	\$331,750	2.77%
2013	\$471,375	-10.89%	\$322,800	11.31%
2012	\$529,000	25.95%	\$290,000	1.75%
2011	\$420,000	-7.54%	\$285,000	-3.39%
2010	\$454,235	-17.41%	\$295,000	3.51%

We also examined the total number of sales in both jurisdictions for the same period. For all ten years, there have been relatively low sales volumes in Wenham, with a low of 31 single family homes sold in 2011 and a high of 67 homes sold in 2013. As with prices, sales volumes have been relatively volatile, which may reflect limited supply rather than limited demand.

Table 24: Number of Single Family Home Sales Calendar Year (2010 – 2019)

Year	Wenham		Massachusetts	
	#	% Change	#	% Change
2019	62	31.91%	59,178	-1.77%
2018	47	-20.34%	60,245	-1.76%
2017	59	-3.28%	61,324	-0.54%
2016	61	0.00%	61,656	11.61%
2015	61	79.41%	55,242	10.97%
2014	34	-49.25%	49,781	-1.23%
2013	67	42.55%	50,403	4.80%
2012	47	51.61%	48,095	19.59%
2011	31	-16.22%	40,215	-3.79%
2010	37	76.19%	41,800	-0.22%

Housing Permits

The U.S. Census Bureau conducts a survey of building permits in attempt to provide a more detailed and up-to-date look at recent year development than is available in the five-year pooled-sample ACS data. The table below shows the combined number of permits in the Study Area according to what type of structure they were permitted as. Unsurprisingly for a rural/suburban area, most construction in the Study Area has been single family homes. The only year to see many multifamily units was 2019, when 30 units were permitted in larger multifamily structures. Three of the previous five years saw no multifamily units permitted aside from duplexes (United States Census, 2020). It should be noted that each building permit type does not make a distinction between rental and ownership.

Table 25: Number of Housing Units Permitted By Building Type in the Study Area

Year	Single Family	Two Family	Three & Four Family	Five or More Families
2019	66	26	3	30
2018	62	30	6	0
2017	64	30	0	0
2016	54	34	0	0
2015	66	10	0	0

Permitted or Under Construction Rental Housing

We contacted staff at each of the six municipalities in our Study Area (Wenham, Essex, Gloucester, Hamilton, Manchester-by-the-Sea, and Topsfield) and examined the internal LDS pipeline list to see what, if any, multi-unit rental properties with age-restricted, affordable units

are in the permitting and/or planning stages and may built in the future. After speaking with the planning and zoning boards (“ZBA”) and building and planning departments in each of these communities, we learned of one age-restricted, affordable rental development planned in the Study Area in Gloucester: 71 Middle Street.

71 Middle Street, Gloucester

YMCA of the North Shore, LLC is currently proposing to demolish the existing YMCA building at 71 Middle Street and replace it with a new construction multifamily building with 44 income- and age-restricted rental units. Units will all be one-bedroom units age-restricted to households 62 years and older. All units will be income-restricted: 18 will be income-restricted to households earning at or below 30% of AMI and 26 will be income-restricted to households earning at or below 60% of AMI. The new building will have underground parking spaces with three floors of residential above. Additional amenities will include outdoor space with seating and gardens. On-site supportive services, including an on-site resident services coordinator, will be available to residents. Additionally, the YMCA would offer memberships and transportation to its new facility. At the time of our survey in November 2020, the project is in permitting with the City of Gloucester ZBA and Planning Board. On September 15, 2020, the city’s Affordable Housing Trust Fund (“AHTF”) voted to recommend \$200,000 in funding for the project. Per a timeline in the AHTF application, if granted a comprehensive permit in late 2020, the developers would begin construction in February 2022. Construction will be completed over a 14-month period, with initial occupancy in April 2023 and full lease up in July 2023 (Gloucester Affordable Housing Trust, 2020; Parisi, 2020; Kathy, 2020). However, since the project is still in permitting, it is likely that it will come online after the Subject Property has opened and been leased.

In addition to 71 Middle Street, we identified two non-age-restricted multifamily rental developments under construction in Gloucester. One of these projects will include self-pay units at 60% of AMI like what is planned at the Subject Property. The two multifamily projects are summarized in the table below.

Table 26

Multifamily Rental Development Pipeline in the Study Area in the Study Area

Project/Address	Community	Age Restriction?	Total Units	Units by Income Level					Status	Completion Date
				30%	50%	60%	80%	Market		
Under Construction										
Harbor Village (206 Main Street)	Gloucester	No	30	8	0	22	0	0	Under Construction.	2021
Gloucester Crossing (3 School House Road)	Gloucester	No	200	0	0	0	30	170	Under construction.	TBD
Total Under Construction			230	8	0	22	30	170		

Demand in the Study Area

We used HISTA data provided by Ribbon Demographics to examine demand for the age- and income-restricted units proposed at the Subject Property. HISTA draws on decennial census and ACS data to create current estimates as well as future projections of households by age, income, and number of persons per household (Ribbon Demographics, 2018). We examined one-person households ages 62 and over for the years 2018 and 2023 in the Study Area. This is conservative because, it is possible that some units will be leased by two-person households. We included both renters and owners since the Subject Property will also be attractive to aging homeowners seeking maintenance-free single-level living and supportive services.

As mentioned previously, the Subject Property is in the BCQ Service Area, as defined by HUD. We utilized the 2020 income limits to calculate the number of income-qualified households for the 60% of AMI units. These income limits are summarized in the table below by number of persons per household.

Table 27 – 2020 BCQ HUD Income Limits

AMI	1 Person
40% AMI	\$35,840
60% AMI	\$53,760

Of the 45 rental units, 16 will be income-restricted to households earning at or below 30% or 50% of AMI and will have project-based rental assistance. We assumed that the 16 units subsidized will be leased by households on either the WHA’s public housing waitlist or Harborlight’s waitlists for their other properties. Therefore, we have not performed a demand analysis for these units.

60% Demand

To estimate demand for the 29 age-restricted self-pay units at 60% of AMI, we calculated the number of one-person income-qualified households earning between 40% and 60% of AMI in the Study Area. Currently, there are an estimated 471 age- and income-qualified one-person households earning between 40% and 60% of AMI in the Study Area. By 2023, there are projected to be 540 age- and income-qualified one-person households.

We subtracted out the 10 competitive self-pay age-restricted units at Central Grammar Apartments in Gloucester from the number of income-qualified households in the Study Area. We also subtracted out the 26 self-pay 60% of AMI age-restricted units planned at 71 Middle Street from the number of competitive units in 2023. This is conservative as 71 Middle Street is only in permitting and therefore will likely come online after the Subject Property has been built and fully leased.

We then determined a capture rate. We assumed that 60% of the 29 units at 60% of AMI at the Subject Property, or 17 units, will be leased by households in the Study Area and 40%, or 12 units, will be leased by residents from outside the Study Area. This is because there are few choices for households age 62 and older looking for age-restricted, affordable housing in the Study Area. We also expect households ages 62 and older who are looking to move closer to their adult children will move to the Subject Property from outside the Study Area. Our capture analysis is shown in the table below.

Table 28 – 40%-60% Capture Analysis

	2018	2023
Qualified HH	471	540
Competitive Units	10	36
Qualified Less Competition	461	504
Subject Rental Units @ 60%	17	17
Capture Rate	3.77%	3.45%

We typically look for capture rates at or below 10% as an indicator of demand for additional affordable housing at the 60% level. The low capture rates of 3.77% in 2018 and 3.45% in 2023 indicate there is excess demand for age-restricted housing affordable to households 62 and over earning between 40% and 60% of AMI in the Study Area.

Lease Up and Absorption

National and Regional Affordable Housing

The *State of the Nation's Housing 2019* published by the Joint Center for Housing Studies (“JCHS”) at Harvard University highlights a growing affordability gap in high-income metro areas. The report notes that overall, inflation adjusted home prices increased by 44% between 2000 and 2018. This combined with a historically low inventory of homes for sale that is affordable to first-time homebuyers has caused many people including millennials and families to delay entering the homeownership market. This has had the unintended effect of placing additional pressure on an already tight rental housing supply in high-income metro areas such as Boston. As a result, rent gains continue to outpace inflation, with apartment property prices increasing at an annual rate of 9% in the first quarter of 2019. In 2018, rental vacancy rates fell from 7.2% in 2017 to 7% in the first quarter of 2019. In particular, vacancies in the low-cost market remain lower at 4.8%. The tight rental housing supply has also resulted in a significant increase by 5.7 million to 20.5 million renter households between 2001 and 2017 who are rent-burdened, paying more than 30% of their income in rent including 83% of renter households earning under \$15,000 per year. Additionally, in 2017 approximately 10.7 million renter households were severely rent-burdened, paying more than 50% of their income in rent.

The report also notes labor shortages, stricter financing requirements, and an increase in material costs have pushed up development costs. This has limited residential construction to high-end rental units and large single-family homes with few new starter homes for first-time homebuyers and rental units affordable to low and moderate-income households. Growing demand for urban living by Millennials has also pushed prices up in former low-income neighborhoods. The result is a worsening mismatch between demand and supply, with the number of low-income renters far outstripping the number of available units at the lowest end of the market (JCHS, 2019).

According to “America’s Rental Housing,” a 2015 publication by the Harvard University Joint Center for Housing Studies, the “decade-long surge in rental demand is unprecedented. In mid-2015, 43 million families and individuals lived in rental housing, up nearly 9 million from 2005—the largest gain in any 10-year period on record. In addition, the share of all US households that rent rose from 31 percent to 37 percent, its highest level since the mid-1960s.” The largest growth in new renters came from renters in their 50s and 60s, the aging of baby-boomer renters (born 1946–1964). “While households in their 20s make up the single largest share, households aged 40 and over now account for a majority of all renters.”

Single persons are the most common renter following by families with children. Roommate situations make up a relatively small share of all renters. With regard to income, the majority of units being created are high end market rate units. On net, the number of low-cost rental units increased just 10 percent in 2003–2013 while the number of low-income renter households

competing for that housing rose by 40%. In fact, 49% of all renters earn less than \$35,000 and only 10% of all units rent for less than \$850.

A closely related topic is rent burden. “Between 2001 and 2014, real rents rose 7 percent while household incomes fell by 9 percent. In combination, these trends pushed the number of cost-burdened renters (paying more than 30 percent of income for housing) up from 14.8 million to a new high of 21.3 million. Even worse, the number of these households with severe burdens (paying more than half of income for housing) jumped from 7.5 million to 11.4 million, also setting a record.”

The study goes on to say that it expects an increase in the number of severely cost burdened households due to the rapid growth of older households and Hispanic households. This will be in part because there has been little increase in subsidized (rental assisted units) and unassisted renters are paying more than 50% of their income towards rent.

The study also notes that with its older housing stock, the Northeast has the least accessible rental housing inventory in the country. The report goes on to mention the high cost of transportation in suburban and rural areas. While greater Boston is in the process of adding 8,000 new rental units, its vacancy rate is just over 2%, down 2% from 2010 (Joint Center for Housing Studies of Harvard University, 2015).

According to “**Housing America’s Older Adults 2019**”, a new report by the JCHS, more than half of the nation’s households are now headed by someone 50 years or older. The report finds that regardless of housing tenure, millions of senior households struggle to pay for their housing and other basic human needs, and that households headed by someone in their 50s to mid-60s are particularly at risk of having insufficient resources to manage rising healthcare and housing costs as they age. Additionally, the report emphasizes that as baby boomers continue to age in the coming decade, increasing numbers of households will need affordable, accessible housing and supportive services. The report highlights the following information:

- The portion of households living in larger multifamily buildings (50+ units) increases with age, which is possibly because these larger properties are more likely to offer elevators, single-floor living, and other accessibility features.
- An increasing portion of older adults are choosing to live in some form of age-restricted housing, ranging from senior apartments to assisted living. Specifically, according to the latest American Housing Survey estimates, the percentage of households with a member 55 years and older living in age-restricted housing rose from 5.6% to 6.7% between in 2001 and 2009, with over half (53%) of these residents renting their units.
- Nearly 25% of households 50 years and older are renters. “Given that the median income of older renters (\$28,000) is less than half that of older owners (\$61,000), the decision to rent often comes out of necessity.” Simultaneously, the number of low income senior households is rising. Between 2000 and 2016, the number of households aged 50+ earning under \$15,000 annually grew by approximately 39%, or by almost 2.5 million households. Households ages 50-64 accounted for 71% of this increase.

- **In 2017, nearly one-third of all households 65 and older (10 million households) were housing cost burdened, of which 5 million were severely cost burdened. Senior renter households are more likely than owners to be cost burdened (54% versus 26%).** While the overall share of cost-burdened households decreased from 32% to 31% between 2006 and 2016, the portion of older renters with housing cost burden increased from 48% to 50% over the same period. Specifically, 47% of renter households 50-64, 52% of renter households 65-79, and 59% of renter households 80 and older were cost burdened.
- According to HUD’s 2015 Worst Case Housing Needs report, the number of very low income households 62 years and older with severe cost burdens and/or living in **“severely inadequate housing”** rose from 1.5 million in 2013 to 1.9 million in 2015. Of these 1.9 million households, only one-third receives housing assistance. Supportive services could help address the growing needs of seniors; however, federal funds for new supportive senior housing under Section 202 are scarce.
- As seniors age and face increasing functional limitations, accessible housing becomes increasingly crucial. According to the most recent estimates from 2011, only 3.5% of U.S. homes offered one-level living, no-step entry, and extra-wide halls and doors (Joint Center for Housing Studies, 2018; Joint Center for Housing Studies, 2019).

Massachusetts Affordable Housing Studies

Since 1989, The National Low Income Housing Coalition (NLIHC) has released an annual housing report, *Out of Reach*, tracking the gap between wages and rents through the year 2019 in the United States. Their findings are based on the estimation of the full-time hourly wage that a household must earn to afford a decent apartment at the HUD-estimated Fair Market Rent (FMR), spending no more than 30% income on housing costs.

According to *Out of Reach 2020*, the nation has long faced a systemic shortage of affordable rental housing - particularly for extremely low income (“ELI”) renter households - and that the COVID-19 crisis and resulting economic impacts has severely exacerbated this. The report notes that the “economic downturn spurred by [COVID-19] further increases the risk of housing instability for millions of low-wage renters at a time when stable housing is vital.” The report describes the issues of rising wage inequality and racial and economic disparities surrounding this. According to the report, there are approximately 11 million ELI renter households, accounting for one out of every four renter households. The report notes that over 7.7 million ELI renters were spending over half of their incomes on housing costs, even prior to the economic downturn spurred by COVID-19.

The report highlights the following information:

- The 2020 National Housing Wage for a two-bedroom rental unit is \$23.96, exceeding the \$18.22 hourly wage earned by the average renter by \$5.74 an hour, and greatly exceeding wages earned by low-income renter households. In the Boston-Cambridge-Quincy HUD Metro FMR Area (“HMFA”), the situation is more severe. The 2020 Housing Wage was \$44.44 for a two-bedroom unit, exceeding the \$26.21 estimated hourly mean renter wage by \$18.23.

- In no state, metropolitan area, or county can a full-time (40-hour work week) worker earning the current minimum wage afford a modest two-bedroom apartment.
- On average, ELI households in the U.S. can afford to spend no more than \$655 a month on rent, while the national two-bedroom FMR edged up to \$1,246, and the one-bedroom FMR is \$1,017.
- For every 100 ELI renter households, there are just 36 affordable and available units
- Today, approximately 71% of ELI renter households are severely cost burdened, and ELI households account for 72% of all severely cost-burdened renter households.

Housing costs vary across the nation, but uniformly, low income households are likely to face a grueling search for affordable housing with few decent options available to them. Nationally, the Housing Wage is highest in Hawaii, where costs of land development and building materials drive up the cost of housing. California and *the highly urbanized Northeast corridor between Boston and Washington, D.C.* also are home to communities with extremely high housing wages. The Boston-Cambridge-Quincy HMFA was ranked as the fifth most expensive metropolitan area in the nation. The Commonwealth of Massachusetts ranked third in the Country for having one of the highest housing wages needed to afford an apartment at \$35.52.

The report describes the need for significant investment in federal rental housing programs in order to ensure that all households have a decent and affordable home. The report notes that the federal eviction moratoriums in federally-supported rental properties included in the CARES Act and other state and local moratoriums have been important in providing protections to renters during the crisis, but notes that they are temporary and may exclude many renters. The report recommends that such temporary programs should be extended and since the moratoriums do not absolve renters of their obligations, significant federal assistance is necessary. Among these are the following:

- **Emergency Rental Assistance:** \$100 billion in emergency assistance is included in the Emergency Rental Assistance and Rental Market Stabilization Act and the HEROES Act;
- **National Housing Stabilization Fund:** Creation of a permanent National Housing Stabilization Fund to prevent evictions and provide housing stability for families who are experiencing a “sudden and temporary shock to their finances is included in the “Eviction Crisis Act,” introduced by Senators Bennet and Portman;
- **Rental Assistance:** Fully fund the Housing Choice Voucher Program, which allows households to pay 30% of their incomes for rent, as well as increased funding for Project-Based Rental Assistance. Senators Hirono, Gillibrand, and Booker have introduced legislation (the “Pathway to Stable and Affordable Housing for All Act”) to fully fund Housing Choice Vouchers. The report also cites the need to ensure adequate funding to renew Project-Based Rental Assistance contracts with private owners of subsidized rental housing;
- **Increase Supply of Affordable Housing:** Expanding the supply of affordable rental housing with significant increases in capital investments is necessary. For example,

multiple bills have been introduced to provide additional funding for the National Housing Trust Fund (HTF), currently capitalized under \$1 billion annually; and

- **Capital Investments in Public Housing:** NHLIC recommends that significant capital improvements are needed in public housing and estimates that public housing authorities face a backlog of capital repair needs of \$70 billion. The “Housing is Infrastructure Act of 2019” would invest over \$100 billion to address public housing capital needs, create homes through the National HTF, and address the severe housing needs on tribal lands.

Out of Reach demonstrates that low income renters cannot afford the cost of living in the cities and towns where they work. This inconsistency results from increasing rents, stagnating wages, and a shortage of affordable housing. To reverse these trends, the supply of affordable housing units dedicated to the lowest income renters must be expanded (NLIHC, 2020).

Subject Property Projected Absorption

There is a lack of self-pay affordable rental product for seniors in the Study Area, and there has been very little self-pay or subsidized affordable rental product built in recent years. We found significant demand indicators looking at the age and income of the population, along with constrained supply, which included long waitlists at for elderly public housing units and self-pay age-restricted units. We also examined the lottery responses and lease ups for the income-restricted units at Canvas Beverly and Conifer Hill Commons, which are described below.

Canvas Beverly

Canvas Beverly is a predominantly market rate property that opened in December 2019. It includes 126 units, of which 7 are self-pay and income-restricted to households earning at or below 60% of AMI; 6 are self-pay and income-restricted to households earning at or below 80% of AMI; and 113 units are unrestricted and priced at market rate (MCO Housing Services, 2019). A lottery was held for the 13 income-restricted units in January 2020 and yielded 30-40 completed applications. All 13 income-restricted units were leased from the initial lottery. A breakdown of the applicants by affordability level was not available (Dominique, 2020).

Conifer Hill Commons, Danvers

Conifer Hill Commons is an affordable multifamily property in Danvers that opened in 2013. The property contains 90 units, of which 16 have project-based rental subsidies and 74 are self-pay at 60% of AMI. The affordable rental lottery was held on August 27, 2013 and yielded 180 completed applications, including 80 applications for the property’s 74 self-pay units.

We have also studied the lease up of numerous affordable properties across the Commonwealth that have seen high volumes of applicants for their affordable units.

Furthermore, the Wenham Housing Authority and the Senior Affordable Properties reported long wait lists for their age-restricted units.

The Subject Property will offer a new affordable housing choice in an elevator building with several of community amenities, including an on-site service provider. Based on these desirable features and the high occupancy and wait lists at the existing self-pay affordable rental product in the area, we anticipate the Subject Property will have a strong lottery response. **We project that most of the subsidized units will be leased by households on the existing public housing waitlists.**

This assumes that by the time the development comes online, COVID 19 is under control. Currently, seniors are reluctant to move due to COVID 19, and the traditional means of outreach to seniors such as libraries and senior centers are closed. In addition, it does take time to educate seniors about the benefit of self-pay units with supportive services. For all these reasons, we recommend a robust marketing and outreach budget.

Other Matters

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