



**Comprehensive Permit  
Site Approval Application  
Homeownership**

[www.masshousing.com](http://www.masshousing.com) | [www.masshousingrental.com](http://www.masshousingrental.com)



## Comprehensive Permit Site Approval Application/Homeownership

Attached is the Massachusetts Housing Finance Agency (“MassHousing”) application form for Project Eligibility/Site Approval (“Site Approval”) under the state’s comprehensive permit statute (M.G.L. c. 40B, Sections 20-23 enacted as Chapter 774 of the Acts of 1969) known as “Chapter 40B”. Developers seeking a comprehensive permit to construct affordable housing under Chapter 40B and intending to use a MassHousing financing program or financing through the New England Fund (“NEF”) program must receive Site Approval from MassHousing. This approval (also referred to as “project eligibility approval”) is a required component of any comprehensive permit application to be submitted to the local Zoning Board of Appeals of the municipality in which the development is to be located .

As part of its review of your application, MassHousing will conduct an inspection of the site and will solicit comments from the relevant municipality. MassHousing will consider any relevant concerns that the municipality might have about the proposed project or the developer. The applicant is encouraged, therefore, to make contact with the municipality prior to submitting the Site Approval application in order to ensure that the applicant understands any concerns that the municipality may be likely to raise regarding the proposed development.

In order for a project to receive Site Approval, MassHousing must determine that (i) the applicant has sufficient legal control of the site, (ii) the applicant is a public agency, non-profit organization or limited dividend organization, and (iii) the applicant and the project are generally eligible under the requirements of the MassHousing program selected by the applicant, subject to final eligibility review and approval. Furthermore, MassHousing must determine that the site of the proposed project is generally appropriate for residential development (taking into consideration municipal actions previously taken to meet affordable housing needs ) and that the conceptual project design is generally appropriate for the site. In order for MassHousing to be able to make these findings (required by 760 CMR 56.04 (4)), it is important that you answer all questions in the application and include all required attachments.

**Please note that MassHousing requires that all applicants meet with a member of our Planning and Programs Department staff before submitting their application. Applications for any projects that have not been the subject of a required pre-application meeting will not be accepted or processed.**

Upon completion of its analysis, MassHousing will either issue a Site Approval Letter that approves , conditionally approves or denies the application. If the application is approved, the applicant should apply to the Zoning Board of Appeals within two years from the date of the Site Approval Letter (unless MassHousing extends such term in writing).

Please note that Site Approval from MassHousing does not constitute a loan commitment by MassHousing or any other financing program. All potential MassHousing financing is subject to further review and underwriting by MassHousing’s Rental Lending Department.

Please be sure you have familiarized yourself with all of the applicable requirements set forth in the Chapter 40B regulations and guidelines, which can be found at

<https://www.mass.gov/doc/760-cmr-56-comprehensive-permit-low-or-moderate-income-housing/download>  
[www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf](https://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf).

Instructions for completing the Site Approval Application are included in the application form which is attached . The completed application form and all additional documentation should be sent, after your pre-application meeting has been held, to:

**Manager of Planning Programs  
One Beacon Street, Boston, MA 02108**

We look forward to working with you on your proposed development. Please contact Jessica Malcolm at 617-854-1201 or [jmalcolm@masshousing.com](mailto:jmalcolm@masshousing.com) to discuss scheduling your pre-application meeting or if there is any assistance that we can provide in the meantime to make your application process a smooth and efficient one .

### **Our Commitment to You**

MassHousing recognizes that applicants seek some measure of predictability regarding the timeframe for our processing of their applications. Our staff will endeavor to adhere to the following schedule for reviewing applications for site approval :

Within one week of receipt of your application (provided that you have attended a required pre-application meeting) a member of our staff will notify you of any of the items listed on the checklist at the end of the application form that were missing from your application package. Please note that our acknowledgement of receipt of an item does not indicate that any substantive review has yet taken place.

**If your application package is missing any of the items indicated on the checklist by an asterisk, we will not be able to continue processing your application until such items are received.**

If we have received the information which is crucial to the commencement of our review process, we will proceed to (i) give the municipality a period of thirty (30) days in which to submit comments relating to your proposal, (ii) schedule and conduct a site visit, and (iii) solicit bids for and commission and review an "as is" appraisal of your site.

If during our review of your application package we determine that additional information or clarification is needed, we will notify you as soon as possible. Depending on when we receive such additional information, this may affect the amount of time required for MassHousing to complete the site approval process.

Assuming that your application package was complete and that you respond in a timely manner to requests for additional information or clarification, we would expect to issue or deny your site approval within 90 days of our receipt of your application package.



## Application for Chapter 40B Project Eligibility / Site Approval

### for MassHousing-Financed and New England Fund ("NEF") Homeownership Projects

#### Section 1: GENERAL INFORMATION

**Name of Proposed Project:** Summit Ridge

**Municipality:** Melrose

**County:** Middlesex

**Address of Site:** 34 and 55 Summit Avenue

**Cross Street:**

**Zip Code:** 02176

**Tax Parcel I.D. Number(s):** Map B13, Lots 21-27, Map B14 Lots 01, 02

**Name of Proposed Development Entity** Summit Development, LLC

*(typically a single purpose entity):*

**Entity Type:** Limited Dividend Organization

*\* If the Proposed Development Entity is a Non-Profit, please contact MassHousing regarding additional documentation that must be submitted.*

**Has this entity already been formed?** Yes

**State Formed:** Massachusetts

**Name of Applicant:** Summit Development, LLC

*(typically the Proposed Development Entity or its controlling entity or individual)*

**Applicant's Web Address:**

Does the Applicant have a related party relationship with any other member of the development team? Yes

**If yes, please explain:**

Applicant will be builder

**Primary Contact Information:**

**StateDesc**

**Contact Name:** Lynne D. Sweet

**Relationship to Applicant:**

**Company Name:** LDS CONSULTING GROUP, LLC

40B Development Consultant

**Address:** 170 Worcester Street, Suite 206

**Municipality:** WELLESLEY

**State:** Massachusetts

**Zip:** 02481

**Phone:** (781)943-3963

**Cell Phone:**

**Email:** ldsweet@ldsconsultinggroup.com

**Secondary Contact Information:**

**Contact Name:** Ronald Lopez

**Relationship to Applicant:**

**Company Name:** Summit Development, LLC

**Address:** 215 Salem Street, Suite 1

**Municipality:** Woburn

**State:** Massachusetts

**Zip:** 01801

**Phone:** (781) 932-1776

**Cell Phone:** (781) 932-1776

**Email:** rlopez@northshoreddevelopment.com

**Additional Contact Information:**

**Contact Name:** Christopher R. Agostino

**Relationship to Applicant:**

**Company Name:** Ruberto, Israel & Weiner

**Address:** 255 State Street, 7th Floor

**Municipality:** Boston

**State:** Massachusetts

**Zip:** 02109

**Phone:** (617) 570-3501

**Cell Phone:**

**Email:** cra@riw.com

**Anticipated Financing:**

**Name of Lender (if not MassHousing financed):**

**Age Restriction:** None

**Brief Project Description:**

The Applicant is proposing to build a 36-unit mixed income homeownership development on a 116,000 square foot site at 34 and 55 Summit Avenue in Melrose, Massachusetts. The Applicant is proposing 32 two bedroom, 2.5 bathroom units and 4 three bedroom 2.5 bathroom units of approximately 1,500 square feet with one car garages, unfinished basements, patios and a small front porch. There will be 12, two and one half story buildings, with a range of two to five town house units in each building. Nine units will be income restricted at 80% of Area Median income and 27 units will be priced at market. These homes are steps to public transportation into Boston, a short walk to schools and local shopping, and just minutes to Routes 93 and 95 (128). The property also abuts 15 acres of town owned conservation land open for use of all residents.

## Application for Chapter 40B Project Eligibility / Site Approval

### for MassHousing-Financed and New England Fund (“NEF”) Homeownership Projects

#### Section 2: EXISTING CONDITIONS / SITE INFORMATION

*In order to issue Site Approval, MassHousing must find (as required by 760 CMR 56.04 (4)) that the site is generally appropriate for residential development.*

#### Buildable Area Calculations (Acres)

<b>Total Site Area:</b>	<b>2.66</b>
<b>Wetland Area (per MA DEP):</b>	0.00
<b>Flood Hazard Area (per FEMA):</b>	0.00
<b>Endangered Species Habitat (per MESA):</b>	0.00
<b>Conservation / Article 97 Land:</b>	0.00
<b>Protected Agricultural Land (i.e. EO 193):</b>	0.00
<b>Other Non-Buildable:</b>	<b>0.00</b>
<b>Total Non-Buildable Area:</b>	0.00
<b>Total Buildable Area:</b>	2.66

#### Current use of the site and prior use if known:

The site has two single family homes woods

**Is the site located entirely within one municipality?** Yes

**If not, in what other municipality is the site located?**

**How much land is in each municipality?**

#### Additional Site Addresses:

#### Current zoning classification and principal permitted uses:

UR-A, SFHome, Two Family Homes, Townhomes by SP

#### Previous Development Efforts

Please list any previous applications pertaining to construction on or development of the site, including (i) type of application (comprehensive permit, subdivision, special permit, etc.); (ii) application filing date; (iii) date of denial, approval or withdrawal. Also indicate the current Applicant's role, if any, in the previous applications.

*Note that, pursuant to 760 CMR 56.03 (1), a decision of a Zoning Board of Appeals to deny a Comprehensive Permit, or (if the Statutory Minima defined at 760 CMR 56.03 (3) (b or c) have been satisfied) grant a Comprehensive Permit with conditions, shall be upheld if a related application has previously been received, as set forth in 760 CMR 56.03 (7).*

See attached.

To the best of your knowledge, has this site ever been rejected for project eligibility/site approval by another subsidizing agency or authority?

No

If Rejected, Please Explain:

Existing Utilities and Infrastructure	Yes/No	Description
Wastewater- private wastewater treatment	No	
Wastewater - public sewer	Yes	In Summit Avenue
Storm Sewer	Yes	In Summit Avenue, private stormwater will be built on site
Water-public water	Yes	In Summit Avenue
Water-private well	No	
Natural Gas	Yes	In Summit Avenue
Electricity	Yes	In Summit Avenue
Roadway Access to Site	Yes	Summit Aveue
Sidewalk Access to Site	Yes	On Northwest site of summit Avenue
Other	No	

Describe Surrounding Land Uses:

Single Family Homes, garage and shed, Conservation Land

Surrounding Land Use/Amenities	Distance from Site	Available by Public Transportation?
Shopping Facilities	0.06	Yes
Schools	0.04	Yes
Government Offices	0.06	Yes
Multi-Family Housing	0.05	Yes
Public Safety Facilities	0.04	Yes
Office/Industrial Uses	0.06	Yes
Conservation Land	0.01	Yes
Recreational Facilities	0.02	Yes
Houses of Worship	0.04	Yes
Other	0.00	Yes

Public transportation near the Site, including type of transportaion and distance from site:

The Melrose Highlands Commuter Rail Station is a less than a mile or a 10-minute walk from the Subject Property. It is served by the Haverhill Line, which provides outbound service to Haverhill and inbound service to Boston's North Station 7 days a week. It is approximately a 15-20-minute ride to North Station from Melrose Highlands (MBTA, 2023). The Subject Property is also steps from an MBTA bus stop at Franklin Street and Woodland Avenue which is served by the 131 bus line. The bus provides o

**Site Characteristics and Development Constraints**

Are there any easements, rights of way or other restrictions of record affecting the development of the site ?	No
Is there any evidence of hazardous, flammable or explosive material on the site?	No
Is the site, or any portion thereof, located within a designated flood hazard area?	No
Does the site include areas designated by Natural Heritage as endangered species habitat?	No
Are there documented state-designated wetlands on the site?	No
Are there documented vernal pools on the site?	No
Is the site within a local or state Historic District or listed on the National Register or Historic Places?	No
Has the site or any building(s) on the site been designated as a local, state or national landmark?	No
Are there existing buildings and structures on site?	Yes
Does the site include documented archeological resources?	No
Does the site include any known significant areas of ledge or steep slopes?	Yes



## Application for Chapter 40B Project Eligibility / Site Approval

### for MassHousing-Financed and New England Fund (“NEF”) Homeownership Projects

#### Section 3: PROJECT INFORMATION

*In order to issue Site Approval, MassHousing must find (as required by 760 CMR 56.04 (4)) that the proposed project appears generally eligible under the requirements of the housing subsidy program and that the conceptual project design is generally appropriate for the site.*

**Construction Type:** New Construction

<b>Total Dwelling Units:</b>	36	<b>Total Number of Affordable Units:</b>	9
<b>Number of Market Units:</b>	27	<b>Number of AMI 50% Affordable Units:</b>	0
		<b>Number of AMI 80% Affordable Units:</b>	9

#### Unit Information:

Unit Type	Bedrooms	Baths	# Of Units	Unit Sq. Ft.	Sales Price	Condo/HO Fee
Market	2 Bedroom	2.5 Bat	24	1,500	\$700,000	\$467
Market	3 Bedroom	2.5 Bat	3	1,500	\$750,000	\$500
Affordable Unit - Below 80%	2 Bedroom	2.5 Bat	8	1,500	\$269,900	\$180
Affordable Unit - Below 80%	3 Bedroom	2 Baths	1	1,500	\$286,000	\$191

#### Approach to calculating any additional fees relating to Condominium Association or Homeowners Association:

The condominium fee is based on the purchase price of the unit

**Percentage of Units with 3 or More Bedrooms:** 11

*\* Note that the January 17, 2014 Interagency Agreement Regarding Housing Opportunities for Families with Children requires that at least 10% of the units in the Project must have three (3) or more bedrooms. Evidence of compliance with this requirement must be provided at Final Approval.*

<b>Handicapped Accessible Units - Total:</b>	0	<b>Market Rate:</b>	0	<b>Affordable:</b>	0
<b>Gross Density (units per acre):</b>	13.5338	<b>Net Density (units per buildableacre):</b>			13.5338

#### Building Information

Building Type	Building Style	Construction Type	Stories	Height	GFA	Number Bldg
Residential	Townhouse	Construction	2	34	21,808	4
Residential	Townhouse	Construction	2	33	42,090	5
Residential	Single family detached	Construction	2	32	22,608	2
Residential	Townhouse	Construction	2	34	14,630	1

Will all features and amenities available to market unit residents also be available to affordable unit residents?

No

If not, explain the differences:

Interior finishes may vary between the market rate and affordable units.

**Parking**

**Total Parking Spaces Provided:** 73      **Ratio of Parking Spaces to Housing Units:** 2.03

**Lot Coverage**

<b>Buildings:</b>	26%	<b>Parking and Paved Areas:</b>	24%
<b>Usable Open Space:</b>	49%	<b>Unusable Open Space:</b>	0%
<b>Lot Coverage:</b>	51%		

Does project fit definition of "Large Project" (as defined in 760 CMR 56.03 (6))?

No

**Application for Chapter 40B Project Eligibility / Site Approval**  
**for MassHousing-Financed and New England Fund (“NEF”) Homeownership Projects**

**Section 4: SITE CONTROL**

**Grantor/Seller:** Peter M. Ward, Trustee

**Grantee/Buyer:** Ronald A. Lopez, as Trustee of The Molly B. Realty

**Grantee/Buyer Type:** Other

**If Other, Explain:** Related party to the applicant

**Are the Parties Related?** No

**For Deeds or Ground Leases:**

**Date(s) of Deed(s) or Ground Leases(s):** 11/23/2020

**Purchase Price:** \$850,000

**For Purchase and Sales Agreements or Option Agreements:**

**Date of Agreement:**

**Expiration Date:**

**Date of Extension** *(if extension granted):*

**New Expiration Date** *(if extension granted):*

**Purchase Price:** \$0

**Will any easements or rights of way over other properties be required in order to develop the site as proposed?:** No

**If Yes, Current Status of Easement:** Owned by Development Entity

**Date(s) of Easements(s):**

**For Easements:**

**Date of Agreement:**

**Purchase Price:** 0.00

**For Easement Purchase and Sales Agreements or Easement Option Agreements:**

**Expiration Date:**

**Date of Extension** *(if extension granted):*

**New Expiration Date** *(if extension granted)*

**Purchase Price:** \$0

**Grantor/Seller:** Danette G. Pazyra

**Grantee/Buyer:** North Shore Residential Development, Inc.

**Grantee/Buyer Type:** Other

**If Other, Explain:** Principal of Buyer is the same as Applicant

**Are the Parties Related?** No

**For Deeds or Ground Leases:**

**Date(s) of Deed(s) or Ground Leases(s):** 09/26/2022

**Purchase Price:** \$1,000,000

**For Purchase and Sales Agreements or Option Agreements:**

**Date of Agreement:**

**Expiration Date:**

**Date of Extension** *(if extension granted):*

**New Expiration Date** *(if extension granted):*

**Purchase Price:** \$0

**Will any easements or rights of way over other properties be required in order to develop the site as proposed?:** No

**If Yes, Current Status of Easement:** Owned by Development Entity

**Date(s) of Easements(s):**

**For Easements:**

**Date of Agreement:**

**Purchase Price:** 0.00

**For Easement Purchase and Sales Agreements or Easement Option Agreements:**

**Expiration Date:**

**Date of Extension** *(if extension granted):*

**New Expiration Date** *(if extension granted)*

**Purchase Price:** \$0

## Application for Chapter 40B Project Eligibility / Site Approval

### for MassHousing-Financed and New England Fund (“NEF”) Homeownership Projects

#### Section 5: FINANCIAL INFORMATION

In order to issue Site Approval, MassHousing must find (as required by 760 CMR 56.04 (4)) that an initial pro forma has been reviewed and that the Proposed Project appears financially feasible and consistent with the Chapter 40B Guidelines, and that the Proposed Project is fundable under the applicable program.

#### Initial Capital Budget

##### Sales / Revenue

**Market:** 19,050,000

**Affordable:** \$2,277,000

**Related Party:** \$0

**Other Income:** \$500,000

**Total Sales/Revenue:** 21,827,000

#### Pre-Permit Land Value

Item	Budgeted
As-Is Market Value*:	\$1,850,000
Reasonable Carrying Costs:	406,710
<b>Subtotal - Pre-Permit Land Value:</b>	<b>\$2,256,710</b>

\* As-Is market value to be determined by a MassHousing commissioned appraisal

**Uses (Costs)**

<b>Item</b>	<b>Budgeted</b>
<b>Acquisition Cost (Actual):</b>	
Actual Acquisition Cost: Land	\$1,850,000
Actual Acquisition Cost: Buildings	\$0
Reasonable Carrying Costs	\$0
<b>Total Acquisition Cost (Actual)</b>	<b>\$1,850,000</b>
<b>Construction Costs-Residential Construction Costs (Hard Costs):</b>	
Building Structure Costs	\$10,886,000
Hard Cost Contingency	\$406,710
<b>Subtotal - Residential Construction (Hard Costs)</b>	<b>\$11,292,710</b>
<b>Construction Costs-Site Work (Hard Costs):</b>	
Earth Work	\$1,850,000
Utilities: On-Site	\$0
Utilities: Off-Site	\$0
Roads and Walks	\$184,000
Site Improvement	\$94,000
Lawns and Plantings	\$252,000
Geotechnical Condition	\$0
Environmental Remediation	\$0
Demolition	\$70,000
Unusual Site Conditions/Other Site Work	\$180,000
<b>Subtotal - Site Work (Hard Costs)</b>	<b>\$2,630,000</b>
<b>Construction Costs-General Conditions, Builders Overhead and Profit (Hard Costs):</b>	
General Conditions	\$0
Builder's Overhead	\$558,548
Builder's Profit	\$139,637
<b>Subtotal - General Conditions, Builder's Overhead &amp; Profit</b>	<b>\$698,185</b>
<b>General Development Costs (Soft Costs):</b>	
Appraisal and Marketing Study <i>(not 40B "As Is" Appraisal)</i>	\$2,500
Lottery	\$68,310
Commissions/Advertising-Affordable	\$9,000
Commissions/Advertising-Market	\$762,000
Model Unit	\$4,000
Closing Costs <i>(unit sales)</i>	\$97,251
Real Estate Taxes	\$61,800
Utility Usage <i>(during construction)</i>	\$5,000
Insurance <i>(during construction)</i>	\$3,000

<b>Security</b> <i>(during construction)</i>	\$5,000
<b>Inspecting Engineer</b> <i>(during construction)</i>	\$6,000
<b>Construction Loan Interest</b>	\$800,000
<b>General Development Costs (Soft Costs)</b> - <i>continued</i>	

<b>Item</b>	<b>Budgeted</b>
<b>Fees to Construction Lender:</b>	\$15,000
<b>Fees to Other Lenders:</b>	\$0
<b>Architectural</b>	\$25,000
<b>Engineering</b>	\$60,000
<b>Survey, Permits, etc.</b>	\$255,082
<b>Clerk of the Works</b>	\$0
<b>Construction Manager</b>	\$250,000
<b>Bond Premiums</b> <i>(payment/performance/lien bond)</i>	\$0
<b>Legal</b>	\$110,000
<b>Title</b> <i>(including title insurance)</i> <b>and Recording</b>	\$25,000
<b>Accounting and Cost Certification</b> <i>(incl. 40B)</i>	\$5,000
<b>Relocation</b>	\$0
<b>40B Site Approval Processing Fee</b>	\$7,959
<b>40B Technical Assistance / Mediation Fee</b>	\$43,000
<b>40B Land Appraisal Cost</b> <i>(as-is value)</i>	\$2,500
<b>40B Final Approval Processing Fee</b>	\$40,500
<b>40B Subsidizing Agency Cost Certification Examination Fee</b>	\$50,000
<b>40B Monitoring Agent Fee</b>	\$0
<b>40B Surety Fees</b>	\$1,000
<b>Other Financing Fees</b>	\$12,600
<b>Development Consultant</b>	\$25,000
<b>Other Consultant:</b> Peer Review	\$20,000
<b>Other Consultant:</b>	\$0
<b>Soft Cost Contingency</b>	\$81,606
<b>Other Development Costs</b> condo docs/condo fee	\$10,000
<b>Subtotal - General Development Costs (Soft Costs)</b>	<b>\$2,863,108</b>
<b>Developer Overhead:</b>	
<b>Developer Overhead</b>	\$127,000
<b>Subtotal Developer Fee and Overhead</b>	<b>\$127,000</b>



**Summary of Subtotals**

Item	Budgeted
Sales/Revenue	\$21,827,000
Pre-Permit Land Value	\$2,256,710
Residential Construction	\$11,292,710
Site Work (Hard Costs)	\$2,630,000
General Conditions, Builder's Overhead & Profit (Hard Costs)	\$698,185
General Development Costs (Soft Costs)	\$2,863,108
Developer Fee and Overhead	\$127,000

**Summary**

Total Sales/Revenue	\$21,827,000
Total Uses (TDC)	\$19,867,713
Profit (Loss) from Sales Revenue	\$1,959,287
Percentage of Profit (Loss) Over the Total Development Costs (TDC)	9.8617

**Application for Chapter 40B Project Eligibility / Site Approval**

for MassHousing-Financed and New England Fund (“NEF”) Homeownership Projects

**Section 6: APPLICANT QUALIFICATIONS, ENTITY INFORMATION, AND CERTIFICATION**

*In order to issue Site Approval MassHousing must find (as required by 760 CRM 56.04 (4)) that the applicant is either a non-profit public agency or would be eligible to apply as a Limited Dividend Organization and meets the general eligibility standards of the program.*

**Development Team:**

Company Name	Contact Name	Contact Role	Applicant	Dev Entity	Primary
Summit Development, LLC	Ronald Lopez	Developer	Yes	Yes	Yes
Scott Melching Architect LL	Scott Melching, AIA LEED	Consultant - Architect and Engineering	No	No	No
Ruberto, Israel & Weiner	Christopher R. Agostino	Attorney	No	No	No
LDS CONSULTING GROU	Lynne D. Sweet	Development Consultant	No	No	No
Sullivan Engineering Grou	John D. Sullivan	Consultant - Architect and Engineering	No	No	No

**Entities Responsible for Development Tasks:**

Development Task	Developer / Applicant	Contact Name / Company
Architecture and Engineering	No	Scott Melching Architect LLC, Scott Me
Architecture and Engineering	No	Sullivan Engineering Group, LLC, John
Construction Management	Yes	Summit Development, LLC, Ronald Lo
Finance Package	No	LDS CONSULTING GROUP, LLC, Lyn
Finance Package	Yes	Summit Development, LLC, Ronald Lo
Local Permitting	No	Ruberto, Israel & Weiner, Christopher f

**Affiliated Entities:**

Company Name	Individual Name	Affiliation	Relation

**Previous Applications:**

**Project Name:**

**Filing Date:**

**Municipality:**

**Decision Date:**

**Subsidizing Agency:**

**Decision:**

**Type:**

**Other Reference:**

## Certification and Acknowledgement

I hereby certify on behalf of the Applicant, under pains and penalties of perjury, that the information provided above for each of the Applicant Entities is, to the best of my knowledge, true and complete; and that each of the following questions has been answered correctly to the best of my knowledge and belief:

*(Please attach a written explanation for all of the following questions that are answered with a "Yes". Explanations should be attached to this Section 6.)*

Question	Answer
Is there pending litigation with respect to any of the Applicant Entities ?	No
Are there any outstanding liens or judgments against any properties owned by any of the Applicant Entities ?	No
Have any of the Applicant Entities failed to comply with provisions of Massachusetts law related to taxes , reporting of employees and contractors, or withholding of child support?	No
Have any of the Applicant Entities ever been the subject of a felony indictment or conviction ?	No
During the last 10 years, have any of the Applicant Entities ever been party to a lawsuit involving fraud , gross negligence, misrepresentation, dishonesty, breach of fiduciary responsibility or bankruptcy?	No
Have any of the Applicant Entities failed to carry out obligations in connection with a Comprehensive Permit issued pursuant to M.G.L. c. 40B and any regulations or guidelines promulgated thereunder (whether or not MassHousing is or was the Subsidizing Agency/Project Administrator) including, but not limited to, completion of a cost examination and return of any excess profits or distributions?	No
Have any of the Applicant Entities ever been charged with a violation of state or federal fair housing requirements ?	No
Are any of the Applicant Entities not current on all existing obligations to the Commonwealth of Massachusetts , and any agency, authority or instrument thereof?	No

I further certify that the information set forth in this application (including attachments) is true, accurate and complete as of the date hereof to the best of my/our knowledge, information and belief. I further understand that MassHousing is relying on this information in processing the request for Site Approval in connection with the above-referenced project; and

I hereby acknowledge our commitment and obligation to comply with requirements for cost examination and limitations on profits and distributions, all as found at 760 CMR 56.04(8) and will be more particularly set forth in a Regulatory Agreement by and between the Applicant and MassHousing.

I hereby acknowledge that will be required to provide financial surety by means of bond, cash escrow and a surety escrow agreement or letter of credit with the agreement that it may be called upon or used in the event that the Developer fails either to (i) complete and submit the examined Cost Certification as required by 760 CMR 56.04(8) and the Regulatory Agreement, or (ii) pay over to the Subsidizing Agency or the Municipality any funds in excess of the limitations on profits and distributions from capital sources as required by 760 CMR 56.04(8) and as set forth in the Regulatory Agreement.

**Signature:** \_\_\_\_\_

**Name:** Ronald Lopez

**Title:** Manger

**Date:** 12/12/2023

## Application for Chapter 40B Project Eligibility / Site Approval

### for MassHousing-Financed and New England Fund (“NEF”) Homeownership Projects

#### Section 7: NOTIFICATION AND FEES

##### Notices

Event	Date
Date(s) of meetings, if any, with municipal officials prior to submission of application to MassHousing :	11/14/2023
Date of Pre-Application Meeting with MassHousing:	08/15/2023
Date copy of complete application sent to chief elected office of municipality :	12/14/2023
Date notice of application sent to DHCD:	12/14/2023

##### Fees

All fees that are payable to MassHousing should be sent via ACH/Wire Transfer. Please contact MassHousing for the ACH/Wire Transfer instructions.

Fees payable to the Massachusetts Housing Partnership should be sent directly to MHP with the [MHP Cover Letter](#)

Fee	Amount	Instructions
<b>MassHousing Application Processing Fee:</b>	<b>\$7,959</b>	payable to MassHousing
Chapter 40B Technical Assistance/Mediation Fee:	\$2,500	(Limited Dividend Sponsor \$2,500, Non-Profit or Public Agency Sponsor \$1,000)
Unit Fee:	\$1,800	(\$50 per Unit)
<b>Total TA/Mediation and Unit Fee:</b>	<b>\$4,300</b>	(Payable to Massachusetts Housing Partnership)

**Land Appraisal Cost:** You will be required to pay for an "as-is" market value appraisal of the Site to be commission by MassHousing. MasHousing will contact you once a quote has been received for the cost of the appraisal.

## SUSTAINABLE DEVELOPMENT CRITERIA

MassHousing encourages housing development that is consistent with sustainable development designs and green building practices. Please provide information indicating that your development complies with either Method 1 or Method 2 of the Sustainable Development Principles

### Method 2 - Consistency with Sustainable Development Principals

Development meets a minimum of **five (5)** of the Commonwealth's *Sustainable Development Principles* as shown in the next section below.

If the development involves strong municipal support, the development need only meet four (4) of the Sustainable Development Principles. However, one (1) of the Principles met must be **Protect Land and Ecosystems**. Please check the applicable boxes within the "Optional - Demonstration of Municipal Support" section below, include an explanation in the box if necessary and provide attachments where applicable.

### Optional - Demonstration of Municipal Support

- |                                                                           |    |
|---------------------------------------------------------------------------|----|
| - Letter of Support from the Chief Elected Official of the municipality * | No |
| - Housing development involves municipal funding                          | No |
| - Housing development involves land owned or donated by the municipality  | No |

*\*Other acceptable evidence: Zoning variance issued by ZBA for project; Minutes from Board of Selectman meeting showing that project was discussed and approved, etc.*

Explanation (Required)

Please explain at the end of each category how the development follows the relevant *Sustainable Development Principle(s)* and explain how the development demonstrates each of the checked "X" statements listed under the *Sustainable Development Principle(s)*.

### (1) Concentrate Development and Mix Uses

Support the revitalization of city and town centers and neighborhoods by promoting development that is compact, conserves land, protects historic resources, and integrates uses. Encourage remediation and reuse of existing sites, structures, and infrastructure rather than new construction in undeveloped areas. Create pedestrian friendly districts and neighborhoods that mix commercial, civic, cultural, educational, and recreational activities with open spaces and homes.

- |                                                               |     |
|---------------------------------------------------------------|-----|
| - Higher density than surrounding area                        | Yes |
| - Mixes uses or adds new uses to an existing neighborhood     | No  |
| - Includes multi-family housing                               | Yes |
| - Utilizes existing water/sewer infrastructure                | Yes |
| - Compact and/or clustered so as to preserve undeveloped land | Yes |
| - Reuse existing sites, structured, or infrastructure         | Yes |
| - Pedestrian friendly                                         | Yes |
| - Other (discuss below)                                       | No  |

Explanation (Required)

The proposed development includes duplexes, tri-plexus and five-plexus. It will utilize existing infrastructure. It will also improve existing infrastructure with a booster pump, turn around for emergency vehicles, a sidewalk and may be able to improve summit avenue paving and sidewalks. Approximately half of the site will be open space.

**(2) Advance Equity & Make Efficient Decisions**

Promote equitable sharing of the benefits and burdens of development. Provide technical and strategic support for inclusive community planning and decision making to ensure social, economic, and environmental justice. Ensure that the interests of future generations are not compromised by today's decisions.

Promote development in accordance with smart growth and environmental stewardship.

- Concerted public participation effort (beyond the minimally required public hearings) No
- Streamlined permitting process, such as 40B or 40R Yes
- Universal Design and/or visitability No
- Creates affordable housing in middle to upper income area and/or meets regional need Yes
- Creates affordable housing in high poverty area No
- Promotes diversity and social equity and improves the neighborhood Yes
- Includes environmental cleanup and/or neighborhood improvement in an Environmental Justice Community No
- Other (discuss below) No

Explanation (Required)

The Applicant will provide 9 affordable homes, including Duplexes and Tri-Plexes and Five Plexes for approximately 38% of the market rate pricing. Over 23% of homeowners in Melrose are cost burdened, paying more than 30% of their income on housing costs.

**(3) Protect Land and Ecosystems**

Protect and restore environmentally sensitive lands, natural resources, agricultural lands, critical habitats, wetlands and water resources, and cultural and historic landscapes. Increase the quantity, quality and accessibility of open spaces and recreational opportunities.

- Creation or preservation of open space or passive recreational facilities Yes
- Protection of sensitive land, including prime agricultural land, critical habitats, and wetlands No
- Environmental remediation or clean up No
- Responds to state or federal mandate (e.g., clean drinking water, drainage, etc.) No
- Eliminates or reduces neighborhood blight No
- Addresses public health and safety risk Yes
- Cultural or Historic landscape/existing neighborhood enhancement No
- Other (discuss below) No

Explanation (Required)

The site will improve existing infrastructure with a booster pump, turn around for emergency vehicles, a sidewalk and may be able to improve summit avenue paving and sidewalks. Approximately half of the site will be open space.

#### **(4) Use Natural Resources Wisely**

Construct and promote developments, buildings, and infrastructure that conserve natural resources by reducing waste and pollution through efficient use of land, energy, water and materials.

- Uses alternative technologies for water and/or wastewater treatment No
- Uses low impact development (LID) for other innovative techniques No
- Other (discuss below) No

Explanation (Required)

#### **(5) Expand Housing Opportunities**

Support the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels and household types. Build homes near jobs, transit, and where services are available. Foster the development of housing, particularly multifamily and single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means.

- Includes rental units, including for low/mod households No
- Includes homeownership units, including for low/mod households Yes
- Includes housing options for special needs and disabled population No
- Expands the term of affordability Yes
- Homes are near jobs, transit and other services Yes
- Other (discuss below) No

Explanation (Required)

The project provides units for low income households earning 80% or AMI in perpetuity.

## (6) Provide Transportation Choice

Maintain and expand transportation options that maximize mobility, reduce congestion, conserve fuel and improve air quality. Prioritize rail, bus, boat, rapid and surface transit, shared-vehicle and shared-ride services, bicycling and walking. Invest strategically in existing and new passenger and freight transportation infrastructure that supports sound economic development consistent with smart growth objectives.

- Walkable to public transportation Yes
- Reduces dependence on private automobiles (e.g., provides previously unavailable shared transportation, such as Zip Car or shuttle buses) No
- Increased bike and ped access Yes
- For rural areas, located in close proximity (i.e., approximately one mile) to a transportation corridor that provides access to employment centers, retail/commercial centers, civic or cultural destinations Yes
- Other (discuss below) No

### Explanation (Required)

The site is in walking distance to busses. There will be an opportunity to store bicycles in garages. The development will extend and improve on the existing sidewalk in Summit Avenue.

## (7) Increase Job and Business Opportunities

Attract businesses and jobs to locations near housing, infrastructure, and transportation options. Promote economic development in industry clusters. Expand access to education, training and entrepreneurial opportunities. Support growth of local businesses, including sustainable natural resource-based businesses, such as agriculture, forestry, clean energy technology and fisheries.

- Permanent Jobs No
- Permanent jobs for low- or moderate- income persons Yes
- Jobs near housing, service or transit Yes
- Housing near an employment center Yes
- Expand access to education, training or entrepreneurial opportunities No
- Support local business Yes
- Support natural resource-based businesses (i.e., farming, forestry, or aquaculture) No
- Re-uses or recycles materials from a local or regional industry's waste stream No
- Support manufacture of resource-efficient materials, such as recycled or low-toxicity materials No
- Support businesses that utilize locally produced resources such as locally harvested wood or agricultural products No
- Other (discuss below) No

### Explanation (Required)

The project will provide temporary construction jobs as well a new condominium management jobs. It will support the service industries including HVAC, snow plowing and landscaping. In addition, the new residents will become customers to the local business. It will also support local businesses through consumer spending of residents.



**(8) Promote Clean Energy**

Maximize energy efficiency and renewable energy opportunities. Support energy conservation strategies, local clean power generation, distributed generation technologies, and innovative industries. Reduce greenhouse gas emissions and consumption of fossil fuels.

- Energy Star or Equivalent\* Yes
- Uses renewable energy source, recycled and/or non-/low-toxic materials, exceeds the state energy code, is configured to optimize solar access, and/or otherwise results in was reduction and conservation of resources No
- Other (discuss below) No

\*All units are required by MassHousing to be Energy Star Efficient. Please include in your explanation a description of how the development will meet Energy Star criteria.

Explanation (Required)

Meet or exceed local and state energy codes, structural sheathing panels, closed cell foam insulation (creating a building envelope from the sill of the basement to the peak of the roof ( making the energy efficiency feature known as a hot roof ), energy recovery units, efficient heating systems, high quality and energy start performance rated windows, garage doors with thermal ratings.. Solar-ready homes, an electric vehicle-ready hookup in each garage, LED lighting etc.

**(9) Plan Regionally**

Support the development and implementation of local and regional, state and interstate plans that have broad public support and are consistent with these principles. Foster development projects, land and water conservation, transportation and housing that have a regional or multi-community benefit. Consider the long term costs and benefits to the Commonwealth.

- Consistent with a municipally supported regional plan Yes
- Addresses barriers identified in a Regional Analysis of Impediments to Fair Housing No
- Measureable public benefit beyond the applicant community No
- Other (discuss below) No

Explanation (Required)

Meets Housing goals 1-4 of 2022 HPP (housing mix, racial equity, affordable housing, enhance neighborhood) Meets strategies: A: Use zoning and design guidelines to encourage “missing middle” housing that fits into Melrose’s existing context .A1. Allow two-family homes and townhomes in more zoning districts.A3. Propose amendments to dimensional and parking requirements to allow for a range of smaller housing types that match historic development patterns.