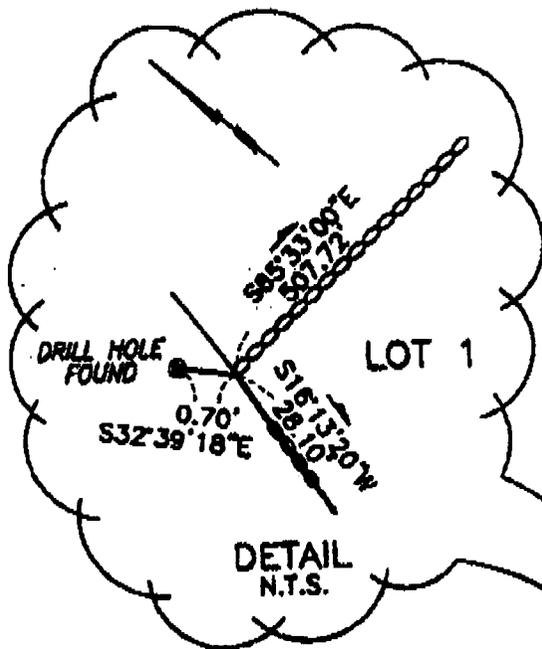


FROM : NORTHWEST EXCAVATING, INC.

PHONE NO. : 508 264 4849

Feb. 25 2000 12:25PM F2

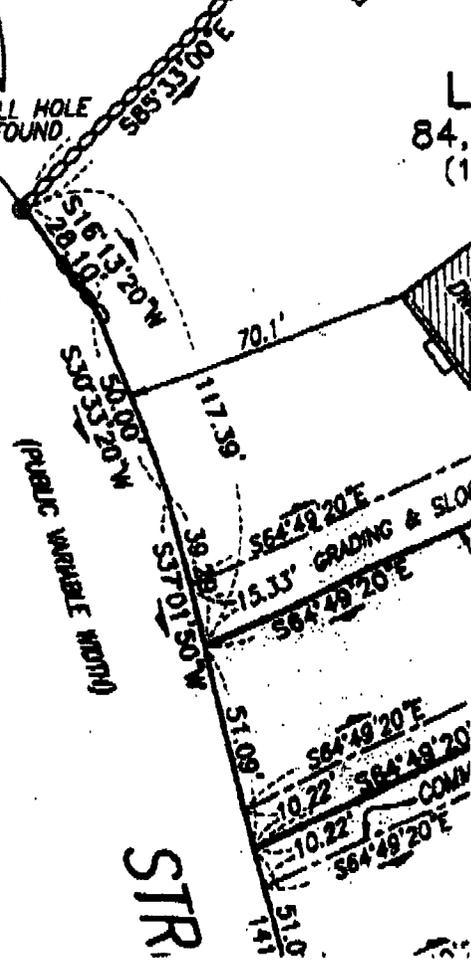
DA
LOUIS
ASSES
MAP
DEED B



N/F
FRANCIS J. &
CHARLOTTE N. SCHELL
ASSESSORS REFERENCE
MAP 1-2 PARCEL 52
DEED BK. 9.203 PG. 594

TO COUNTRY
CLUB ROAD
CONANT

DRILL HOLE FOUND



FROM : NORTHWEST EXCAVATING, INC.

PHONE NO. : 508 264 4049

Feb. 25 2000 12:25PM P3

PERMIT NUMBER: 2000-09NR

FEE:

TOWN OF ACTON - BOARD OF HEALTH

DATE: 02/11/2000

THIS IS TO CERTIFY THAT WILLIS REID of 48 CONANT STREET, ACTON., MA is hereby granted permission to have a licensed installer install a SEWERAGE DISPOSAL SYSTEM on the premises at:

LOT 2 CONANT ST

In accordance with an application received by the Board of Health on 01/19/2000 and the approved plans:

By Ian Rubin, PE, dated 2/9/00.

Approval is subject to limiting the rate of sewage disposal to not more than 440 gallons per day and pumping the septic tank every two years.

This permit expires on 02/11/2002. Any variation during installation of the sewerage disposal system from the plans approved by the Board of Health should be reported to the design engineer and the Board of Health or their agent for their review and comment prior to continuing construction of the sewerage disposal system.

APPROVED

FEB 11 2000

ACTON BOARD OF HEALTH

[Handwritten Signature]

AGENT OF THE BOARD OF HEALTH

Violation of any of the requirements or conditions will cause immediate revocation of this permit.

GENERAL REQUIREMENTS AND CONDITIONS

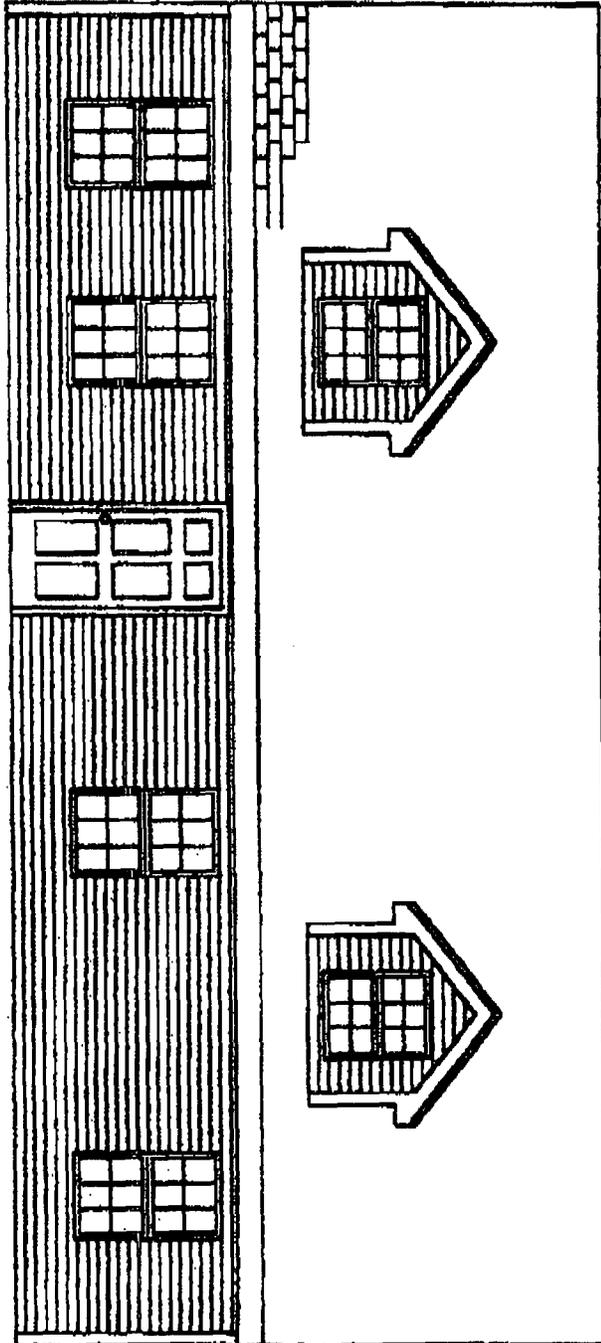
This installation requires compliance with Acton Board of Health regulations #11-2, #11-3, #11-3.1, 11-3.2, #11-11, #11-11.1, #11-11.2 and #11-11.3. In summary these regulations require that the owner of the land is responsible for all work being done in compliance with the approved applications and plans. All work performed must be by a Disposal Works Installer who is licensed by the Town of Acton and all work must be inspected and approved by the Board of Health or its agent.

*In addition the Board of Health requires inspection of all construction by a Registered Professional Engineer and requires that such engineer certify in writing that all work has been completed in accordance with the terms of the permit and the approved plans.

FROM : NORTHWEST EXCAVATING, INC.

PHONE NO. : 508 264 4049

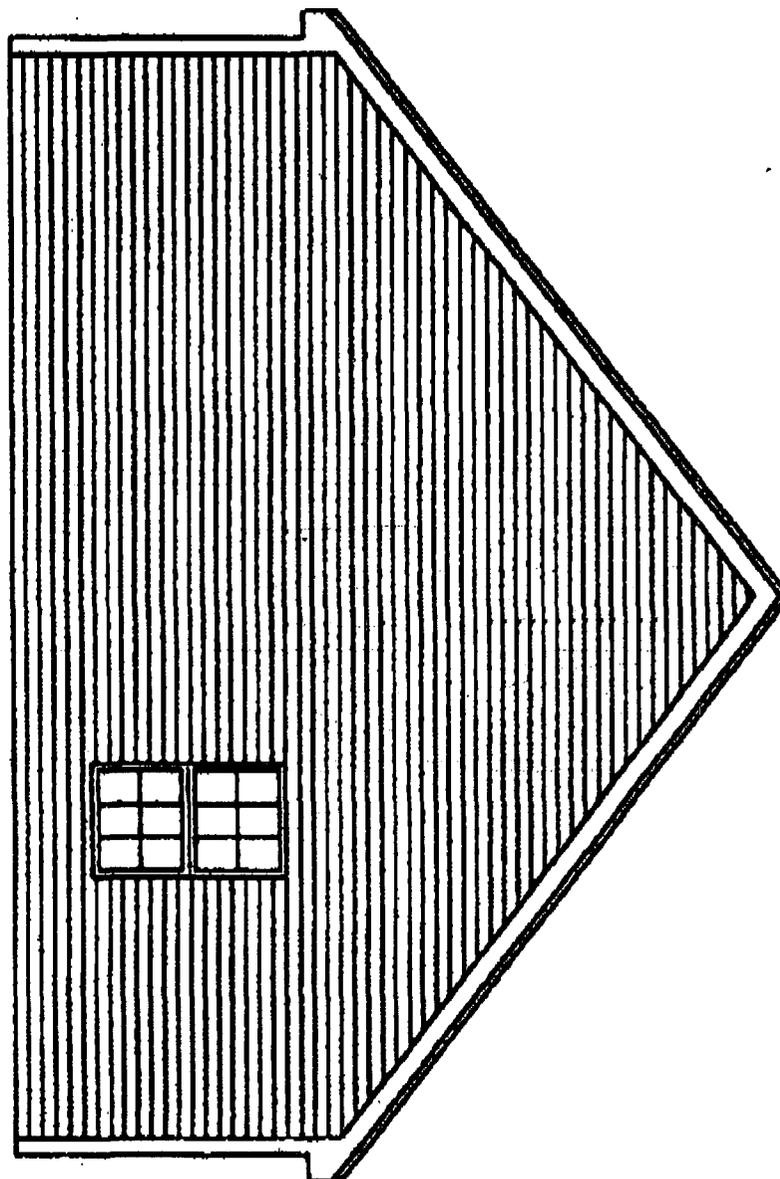
Feb. 25 2000 12:26PM P4

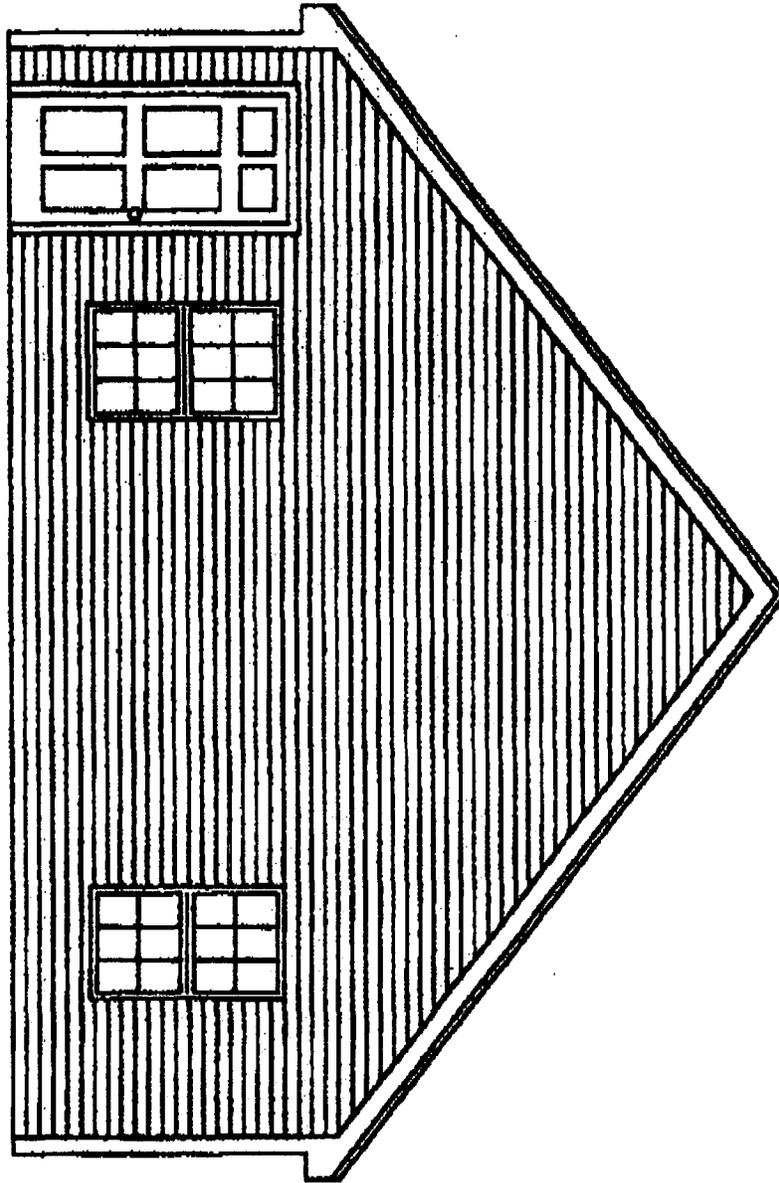


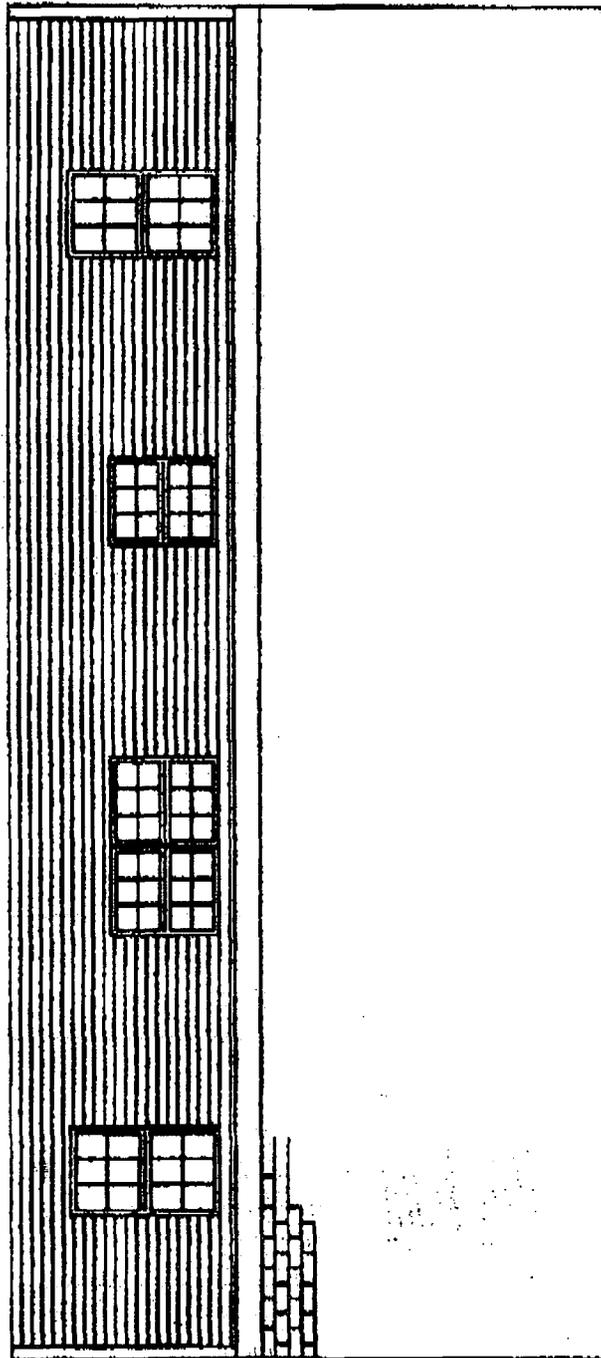
FROM : NORTHWEST EXCAVATING, INC.

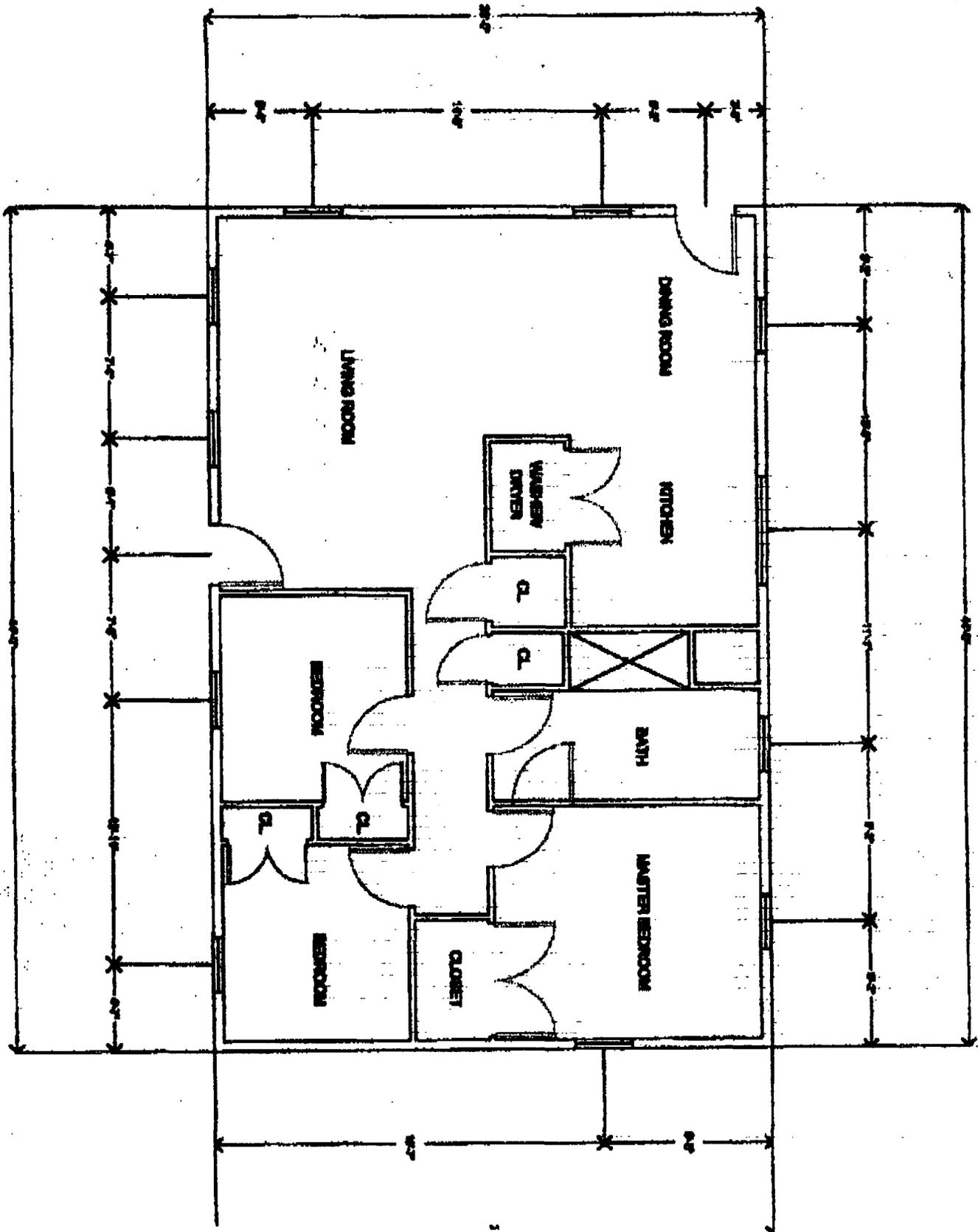
PHONE NO. : 508 264 4049

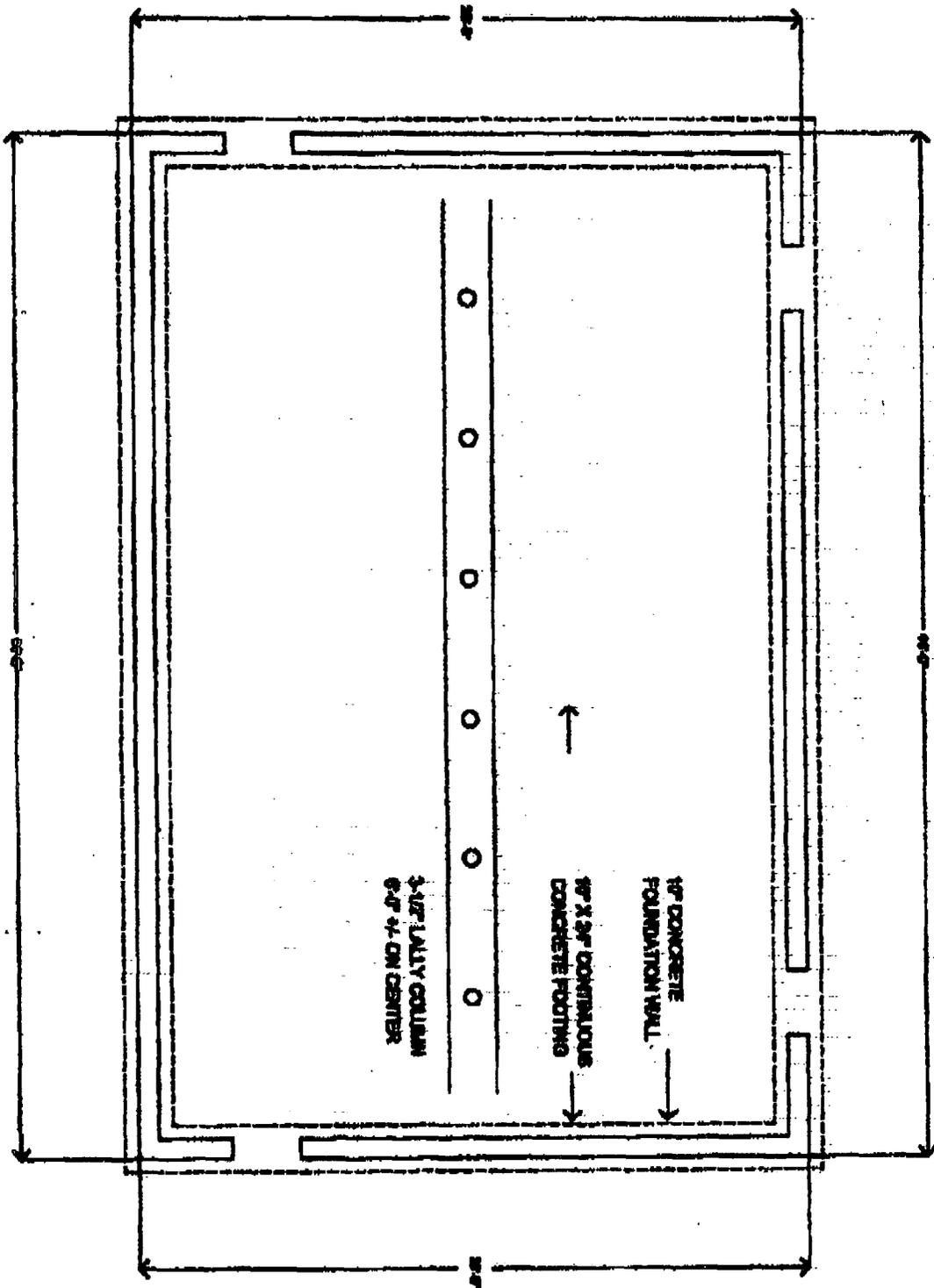
Feb. 25 2000 12:27PM P5

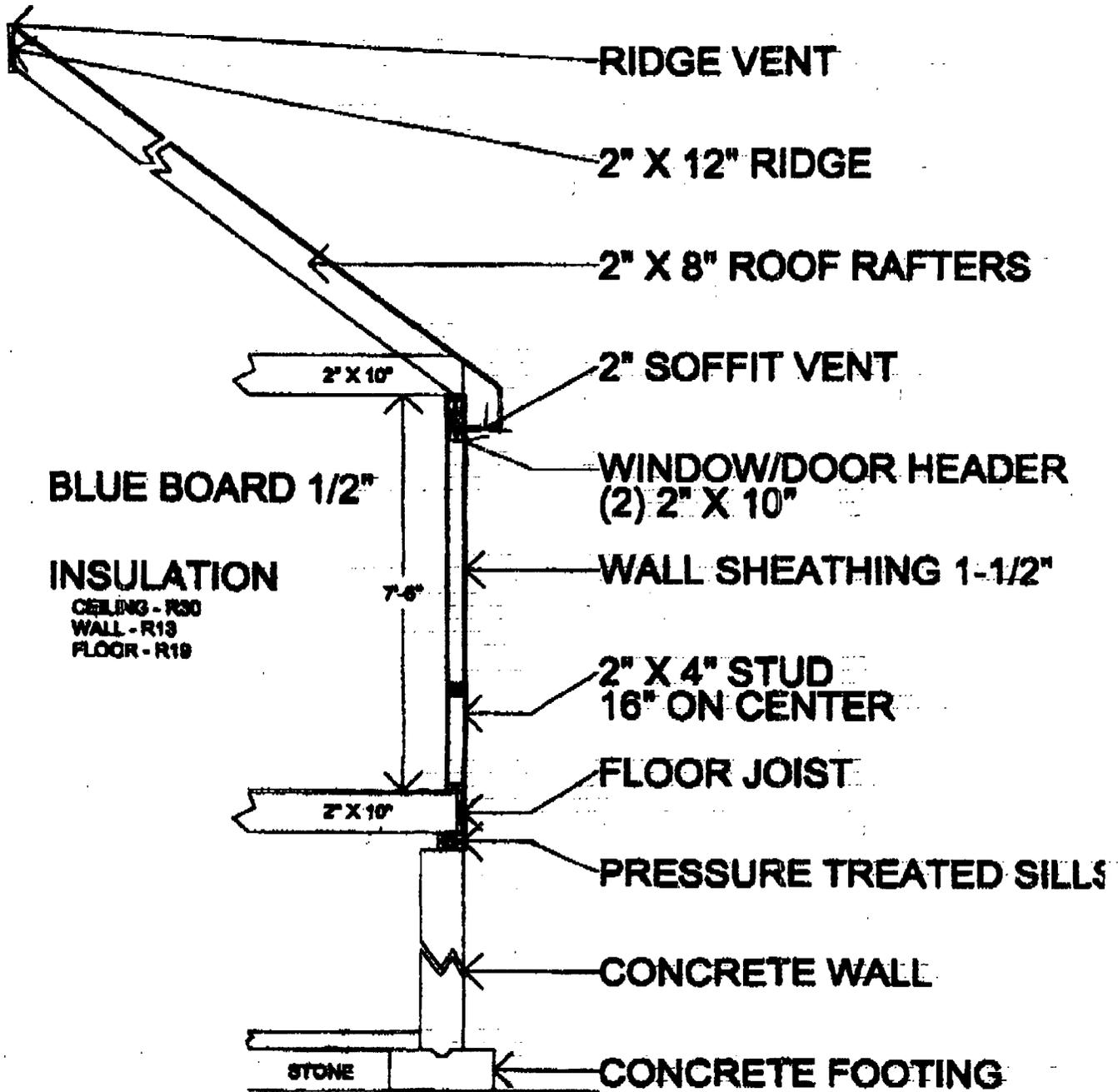












DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

September 13, 2000

Wayne L. Friedrichs, Chairman
Board of Selectmen
Town of Acton
472 Main Street
Acton, Massachusetts 01720

RE: Local Initiative Program Unit: Bellows Farm Outreach, 48A Conant Street, Acton

Dear Mr. Friedrichs:

I am pleased to inform you that your application for Local Initiative Program designation for the housing unit at 48A Conant Street in Acton has been approved, subject to the fulfillment of the conditions listed below. I congratulate the community of Acton and the developer, Ronald Peabody, for working together to make this project a reality.

It is our understanding that the Acton Planning Board approved the Bellows Farm Special Permit project with the condition that the developer would provide six three-bedroom affordable housing units on scattered sites within the Town of Acton.

This approval letter is for the sixth of these six units -- the unit located at 48A Conant Street.

This approval letter indicates that the proposed development plan and pricing structure for the Conant Street property are in compliance with the housing standards required of affordable housing units to be included in your community's Chapter 40B affordable housing stock.

This LIP unit is required to comply with all state codes and all local codes.

As you know, the specifics of this project must be formalized in a regulatory agreement signed by the municipality, the project sponsor, and the Department of Housing and Community Development (DHCD) prior to the sale of the unit. Information concerning both the regulatory agreement and the procedures that must be followed for the sale of the property will be forwarded to you by the DHCD legal office. The regulatory agreement may not be modified without DHCD approval.

Prior to execution of the regulatory agreement, the legal office will review all project documentation. Additional information may be requested as is deemed necessary. Your cooperation in providing such materials will help the project move toward completion as quickly as possible.

As stated in the application, Conant Street will consist of one single-family home. This unit will be a local initiative unit eligible for inclusion in the town's subsidized housing inventory. The Conant Street property will be marketed and sold to eligible first-time homebuyers whose annual incomes may not exceed \$47,800. Furthermore, as a designated handicap unit, this unit shall be awarded to a household requiring a handicap-accessible unit.

The conditions that must be met prior to final DHCD approval include:

1. Finalized details of the lottery to be held for the unit shall be submitted to DHCD. The lottery process shall give first preference to families rather than individuals (see program guidelines). An announcement of this lottery shall be mailed to the Metro List Clearing House in Boston:

Metro List
Room 966
Boston City Hall
Boston, MA 02201

Preference for the local initiative unit will be allocated as follows:

<u>Handicap Pool</u>	<u>1 unit</u>
Total:	1 unit

2. Any changes to the application DHCD has just reviewed and approved, including but not limited to sales price, development team, and site plan, are subject to DHCD approval.
3. The Local Initiative unit must be priced at a level affordable to buyers with a range of incomes below the maximum income listed above (\$47,800). This range should at least allow applicants with incomes of 10% below the maximum figure listed above to purchase an affordable unit. Due to changing market factors such as interest rates, tax rates, and insurance rates, this condition may result in the Local Initiative units being sold at prices below the maximum allowable prices listed in the guidelines or this letter.
4. DHCD must approve the terms of the end-loan financing of the affordable unit, including but not limited to mortgages interest rates and points charged by the lender at closing. It is the Department's expectation that the mortgage for the unit buyer will be a 30-year fixed rate loan at or below interest rates prevailing at the time of closing. Further, it is the agency's expectation that the number of points charged at closing will be no greater than the

industry standard at the time of closing. The unit buyer shall comply with Federal National Mortgage Association (FNMA) down payment requirements.

5. Evidence shall be submitted to DHCD that the unit is covered by a third-party extended warranty of at least five years in duration recognized as acceptable by a federal agency such as FHA.

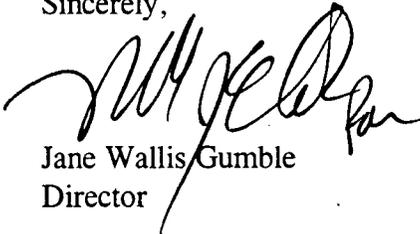
This approval letter shall expire two years from this date if a regulatory agreement has not been executed and construction has not begun by or on September 13, 2002.

After the Conant Street property is occupied, the Town of Acton may petition DHCD to include the unit in the subsidized housing inventory by certifying to DHCD that the unit sales price, buyer's income, and deed restrictions meet the program guidelines. The community must continue to certify the affordability of the unit to DHCD on an annual basis.

Again, I congratulate you for your efforts to bring affordable housing to Acton. If you have any questions as you proceed with the project, please feel free to call Miryam Bobadilla at (617) 727-7824, extension 601.

We look forward to continuing to work with you toward the successful completion of this development.

Sincerely,



Jane Wallis Gumble
Director

cc: ✓ Kevin McManus, Community Housing Corporation
Ronald Peabody, Bellows Farm LLC
Mark C. O'Hagan, MCO & Associates, Inc.
Amy Fripp, DHCD Legal
Miryam Bobadilla, DHCD

48A CONANT STREET
ACTON

LOCAL INITIATIVE PROGRAM - UNIT ONLY PROJECT
APPROVED SEPTEMBER 12, 2000

This project will provide ownership and rental opportunities according to the following breakdown:

Type of Unit	# Units	# Bedrooms	# Baths	Livable Sq. Ft.	Sales Price
LIP: Handicap Accessible	1	3	1.5	1,769	\$94,500
Total Units	1				

DEPARTMENT OF
HOUSING &
COMMUNITY
DEVELOPMENT



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

**Designation of Acting Director
Delegation of Decision-Making Power**

I, Jane Wallis Gumble, Director of the Department of Housing and Community Development, hereby delegate to

Robert Ebersole

decision-making authority and signatory power with respect to any or all of the powers, responsibilities or duties of the Associate Director during my absence on:

9/5/00 to 9/30/00

Said delegate shall be the Acting Director of the Department of Housing and Community Development during my absence.



Jane Wallis Gumble
Director
Department of Housing and Community Development

Dated: 9/11/00

ACTON COMMUNITY HOUSING CORPORATION
COMMITTEE
P.O. BOX 681
ACTON, MA 01720
(978) 263-4776

September 22, 2000

Memo to Mark O'Hagan

I am writing to inform you that on Thursday, September 21, 2000, Jana Mullin and I had an opportunity to do a walk through at 48A Conant Street, the last Local Initiative Program home under the Bellows Farm Outreach Program. On behalf of the Acton Community Housing Corporation (ACHC) I am notifying you that the ACHC's decision to approve the home under the LIP program which will be sold to a First Time Homebuyer.

The ACHC has received all the requested paperwork and approves the homebuyer, Lori Murray. The ACHC looks forward to adding this home to our permanent affordable housing stock.

Sincerely,



Naomi E. McManus
Clerk, ACHC

cc: Steve Graham, Legal Counsel to Bellows Farm Outreach

Brakem -
264-4990

Dr. Hagen
978-779-6498

ACTON COMMUNITY HOUSING CORPORATION
COMMITTEE
P.O. BOX 681
ACTON, MA 01720
(978) 263-4776

September 22, 2000

Ms. Lori Murray
11 Brittle Street #10
Arlington, MA 02476

Dear Ms. Murray:

Thank you for providing your income and asset verifications to the Acton Community Housing Corporation's audit committee. All your paperwork is in and your file is closed. The members of the ACHC wish you and your family the very best in your new home.

Sincerely,



Naomi E. McManus
Clerk, ACHC

978-779-6498

**TOWN OF ACTON
INTERDEPARTMENTAL COMMUNICATION
TOWN MANAGER'S OFFICE**

DATE: April 27, 2001

TO: ACHC

FROM: Don P. Johnson

SUBJECT: LIP Program

We are in receipt of the attached request from the property owner at 48-A Conant Street. I do not recall having seen, or been involved in, actions of this nature before but assume that ACHC is the local agency to handle and/or forward such a request.

If there is anything you need us to do, please let me know.



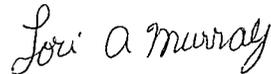
April 21, 2001

LIP Director
Department of Housing and Community Development
1 Congress Street
10th Floor
Boston, MA 02114

Dear Sir or Madam:

I request permission to initiate four proposed actions. The first two represent handicap accommodations for my 97 year-old handicapped grandmother. Number one consists of replacing the stardust walkway, which turns to mud during the fall and spring. In the winter the lack of a hard surface makes the pathway rutted with shovel scrapes and frost heaves. The condition of the walkway during the fall, winter and spring makes its use by a wheelchair nearly impossible. I would also request permission to add a three-season porch. The three-season porch would allow my grandmother, who is experiencing memory problems, access to an area that is light, airy and safe. The second to last proposal is to expand the driveway pavement area, which would accommodate snow storage. During last winter there was a lack of snow storage area leading to a lack of driveway to accommodate turning around to enter/exit the garage. The final request is to allow me to refinance my mortgage and take advantage of lower interest rates. Thank you for your consideration.

Sincerely,



Lori Murray
48-A Conant St.
Acton, MA 01720

CC: Town of Acton

978-263-9611

1. Introduction

2. Methodology

The first part of the study focuses on the theoretical framework and the research objectives. It discusses the importance of understanding the underlying mechanisms of the phenomenon being studied. The methodology section describes the data collection process, including the use of surveys and interviews. The results section presents the findings of the study, highlighting the key trends and patterns observed. The discussion section interprets these findings in the context of existing literature and offers insights into the implications of the research. Finally, the conclusion summarizes the main points and suggests directions for future research.

References

Appendix A

Appendix B

Appendix C

Appendix D: Statistical Analysis Results

Appendix E

ACTON COMMUNITY HOUSING CORPORATION COMMITTEE
P.O. BOX 681
ACTON, MA 01720
(978) 263-4776

May 3, 2001

Ms. Lori Murray
48-A Conant Street
Acton, MA 01720

Dear Ms. Murray:

The Acton Community Housing Corporation Committee is in receipt of your letter to the Department of Housing and Community Development's (DHCD) Private Housing requesting permission to initiate the following actions:

- 1). Replace the stardust walkway
- 2). Add a three season porch
- 3). Expand the driveway pavement
- 4). Refinance for the purpose of securing a lower interest rate

I have spoken to Ms. Cathy Peagler of DHCD regarding your request, and we both concur that the cosmetic changes are yours to do as you own the home. The issue of re-mortgaging does fall within our purviews. I have listed below DHCD requirements for refinancing:

- 1). A letter from the homeowner stating why they are refinancing and the amount being refinanced.
- 2). A Commitment letter from the lender stating the terms of the loan- DHCD requires a fixed thirty (30) year mortgage.
- 3). A Truth & Lending Disclosure from the bank
- 4). An current appraisal of the property

Please feel free to contact the ACHC directly if you should have any questions regarding this letter.

Sincerely,


Naomi E. McManus
Clerk, ACHC

cc: Don Johnson, Acton Town Manager
Cathy Peagler, DHCD, Private Housing

Bellows Farm Outreach
Acton, Massachusetts

NOTE: HANDICAP - CHECK STATUS

LOC, ROS

L.A.M.

Application

Date: SEPT 16 1998

Name: LORI A. MURRAY

Address: 11 BRATTLE ST. APT 10 Town: ARLINGTON-TOWN MA Zip: 02476

Telephone (H) (781) 641-0154 (W) (617) 973-7822 SS # [REDACTED]
(781) 643-3423 781.643.6100

Have you ever owned a home? NO If so, when did you sell it? _____

Are you current or past a resident of Acton? NO

Do you have any immediate family members currently residing in Acton? YES
If yes, please list name, address and telephone #: JOHN M. MURRAY III
5 AUTUMN LN
ACTON (978) 263 3423

Are you a current employee of the Town of Acton? NO
What position? _____

FINANCIAL WORKSHEET

Borrower's Monthly Base Income	<u>1815.50</u>	
Other Income	<u>39.00</u>	
Co-Borrower's Base Income	<u>84.00</u>	
Other Income	<u>183</u>	
TOTAL INCOME	<u>2731.50</u>	(A)

Mortgage (P&I) "See Affordability Analysis"	<u>594.68</u>	Please circle down payment amount 5% (10%) 20%
Real Estate Taxes	<u>144.19</u>	
Private Mortgage Insurance	<u>45.00</u>	
Association Fee	_____	
Homeowners Insurance	<u>40.00</u>	

TOTAL MONTHLY HOUSING EXPENSE 823.87 **(B)**

Debts with more than 10 remaining payments (Monthly amount)	<u>NOVAE</u>	
Revolving Credit - 5% of balance due	<u>"</u>	
Additional Monthly debt	<u>"</u>	(b1)

TOTAL MONTHLY OBLIGATIONS 823.87 **(B+b1) (C)**

Monthly Housing Expense/Income Ratio	<u>30%</u>	(B) / (A) *
Total Obligations/Income Ratio	<u>30%</u>	(C) / (A) **

*should not exceed 33% **should not exceed 38%

EMPLOYMENT STATUS

Company: COMM. OF MASS
 Address: 10 PARK PLAZA
BOSTON MA 02116
 Date of Hire: 3/19/84
 Annual Wage/Salary: 24,776.81 (Base)
 (Other - Commissions, Bonus, Overtime, etc.)

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Check (✓) the appropriate categories.

	Applicant	Co-Applicant	Dependents (#)
White	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Black	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hispanic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asian American	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Native American	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The total household size is 2

Does anyone in the family have a physical handicap? YES *add*

Please Note:

The maximum allowable annual income for the household (family size 1-4, additional allowed for larger households) for the Local Initiative Program in Acton is currently set by the DHCD at \$45,300. This income level is absolute and cannot be adjusted. If you have questions regarding your income level due to fluctuations please contact our office for advise as to how to complete the form.

Total down payment must be a minimum of 5%. Depending on the lending institution, borrowers may be able to qualify by having only 3% of the purchase price in verifiable assets 3 - 6 months prior to date of bank application. The additional 2% may be in the form of a gift from an immediate family member. This may not be available to all applicants. Please note that in addition to the down payment the borrower is responsible for paying any and all related closing costs.

The undersigned warrants and represents that all statements herein are true. It is understood that the sole use of this application is for placement into a lottery to have an opportunity to purchase an affordable home through Bellows Farm Outreach LIP Program. I understand that this is preliminary application and does not guarantee an ability to purchase a home.

Signature Lori R. Murray Date Sept 16, 1998
Applicant(s)

Based on the information provided it is my judgment that the applicant appears to qualify for a home through the Bellows Farm Outreach LIP Program. However, if selected, all information shall be verified at time of bank application.

Signature [Signature] Date 9/21/98
Certifying Agent

NOTES: Looks good. Please call me upon receipt to discuss handicap status. Thank you.
MCO

Bellows Farm Outreach
Acton, Massachusetts

Affidavit & Disclosure Form

I understand and agree to the following conditions and guidelines regarding the distribution of the affordable homes through the Bellows Farm Outreach LIP program in Acton, MA:

1. The annual household income for my family does not exceed \$45,300. Income from all family members have been included.
2. Total assets for the household do not exceed \$30,000.
3. I have not individually or jointly owned a home, condo or co-op as a principal residence within the past three (3) years.
4. The family size listed on the application form includes *only and all the people that will be living in the residence.*
5. All data supplied on the application is true and accurate and can be verified as requested.
6. If selected for the purchase of a home, all data supplied to the bank for mortgage purposes can be reviewed by Acton Community Housing Corporation, as needed, to verify application data.
7. I understand that if I am selected for a particular home that is currently available I have the option to take that home or to go to the bottom of the waiting list. I cannot "pass" on a home for any reason and expect an opportunity to purchase the next available home.
8. Program requirements are established by DHCD and are subject to periodic revision. I agree to be bound by whatever program changes that may be imposed.

I have completed an application and have reviewed and understand the process that will be utilized to distribute the available homes through Bellows Farm Outreach and I am qualified based upon the program guidelines.

Loe C. Murray
Name:

Sept 16, 1998
Date: