

# NOTICE OF INTENT

## CORNERSTONE BANK

1125 Pleasant Street  
Worcester, MA 01602

### Prepared for:

Cornerstone Bank  
253-257 Main Street, PO Box 370  
Southbridge, MA 01550-0370

### Date:

May 20, 2024

### Prepared By:



100 Grove Street  
Worcester, MA 01605  
T 508-856-0321  
F 508-856-0357  
gravesengineering.com

**RECEIVED**

*By Mattie VandenBoom at 3:55 pm, May 20, 2024*

May 20, 2024

Worcester Conservation Commission  
455 Main Street  
Room 404  
Worcester, MA 01608



**Subject: Notice of Intent  
Cornerstone Bank  
1125 Pleasant Street**

Dear Staff and Members of the Commission,

We hereby submit the following items for filing with Conservation Commission:

- Document entitled "Notic of Intent – Cornerstone Bank, 1125 Pleasant Street, Worcester, MA 01602", dated May 20, 2024, prepared by Graves Engineering, Inc.
- Document entitled "Stormwater Report – Cornerstone Bank, 1125 Pleasant Street, Worcester, MA 01602", dated May 20, 2024, prepared by Graves Engineering, Inc.
- Site Plan drawings entitled "Cornerstone Bank, Site Improvements, 1125 Pleasant Street, Worcester, MA 01602", dated May 20, 2024, prepared by Graves Engineering, Inc.

We will coordinate with staff to facilitate the submission of the filing fees payable to the City of Worcester, and necessary copies of the above-described items.

#### Project Summary

---

The project is located at 1125 Pleasant Street within the BL-1.0 zoning district. The project will renovate an existing 1-story, ±2,180 total square-foot former Santander Bank branch into a Cornerstone Bank branch. The project proposes to resurface some existing impervious areas and does not propose an increase to the amount of impervious surfaces.

The entirety of the subject property is located within a Special Flood Hazard Area (bordering land subject to flooding also known as the 100-year floodplain). The FEMA Firmette has been included in the Notice of Intent along with the portions of the July 21, 2023, Flood Insurance Study that establish the flood elevation of 587.0. Site design has carefully considered fill and offsetting compensatory storage for all incremental elevations at and below the flood elevations in compliance with 310 CMR 10.57(4)(a). As a result of this careful design, the project will provide incremental compensatory storage at a minimum ratio of 1 to 1.

We look forward to discussing this project further with the Commission and staff. If you have any questions concerning this application, please feel free to contact our office.

Very Truly Yours,  
**Graves Engineering, Inc.**

A handwritten signature in blue ink, appearing to read "Michael Andrade".

Michael Andrade, P.E.  
Principal

cc: MassDEP-Central Region Office (under separate cover)

## **TABLE OF CONTENTS**

- **WPA Form 3 – Notice of Intent**
- **Appendix A**      Certified Abutters List, Notification & Affidavit
- **Appendix B**      USGS Locus Map
- **Appendix C**      FEMA Firmette and Flood Insurance Study excerpts



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

**WPA Form 3 – Notice of Intent**

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

Provided by MassDEP:

MassDEP File Number

Document Transaction Number

Worcester

City/Town

**Important:**

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



Note:  
Before completing this form consult your local Conservation Commission regarding any municipal bylaw or ordinance.

**A. General Information**

1. Project Location (**Note:** electronic filers will click on button to locate project site):

1125 Pleasant Street

a. Street Address

Worcester

b. City/Town

01602

c. Zip Code

Latitude and Longitude:

42° 16' 43.00"N

d. Latitude

71° 51' 15.91"W

e. Longitude

40-020-00001

f. Assessors Map/Plat Number

g. Parcel /Lot Number

2. Applicant:

Todd

a. First Name

Tallman

b. Last Name

Cornerstone Bank

c. Organization

253-257 Main Street, PO Box 370

d. Street Address

Southbridge

e. City/Town

MA

f. State

01550

g. Zip Code

(800) 939-9103

x71063

(508) 764-4324

i. Fax Number

TTallman@cornerstonebank.com

j. Email Address

3. Property owner (required if different from applicant):  Check if more than one owner

a. First Name

b. Last Name

c. Organization

d. Street Address

e. City/Town

f. State

g. Zip Code

h. Phone Number

i. Fax Number

j. Email address

4. Representative (if any):

Michael

a. First Name

Andrade

b. Last Name

Graves Engineering, Inc.

c. Company

100 Grove Street

d. Street Address

Worcester

e. City/Town

MA

f. State

01602

g. Zip Code

(508) 856-0321

h. Phone Number

(508) 856-0357

i. Fax Number

mandrade@gravesengineering.com

j. Email address

5. Total WPA Fee Paid (from NOI Wetland Fee Transmittal Form):

\$1,050.00

a. Total Fee Paid

\$512.50

b. State Fee Paid

\$537.50

c. City/Town Fee Paid



Massachusetts Department of Environmental Protection  
Bureau of Resource Protection - Wetlands

# WPA Form 3 – Notice of Intent

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

Provided by MassDEP:

MassDEP File Number

Document Transaction Number

Worcester

City/Town

## A. General Information (continued)

6. General Project Description:

Renovating an existing Santander Bank into a Cornerstone Bank.

7a. Project Type Checklist: (Limited Project Types see Section A. 7b.)

- 1.  Single Family Home
- 2.  Residential Subdivision
- 3.  Commercial/Industrial
- 4.  Dock/Pier
- 5.  Utilities
- 6.  Coastal engineering Structure
- 7.  Agriculture (e.g., cranberries, forestry)
- 8.  Transportation
- 9.  Other

7b. Is any portion of the proposed activity eligible to be treated as a limited project (including Ecological Restoration Limited Project) subject to 310 CMR 10.24 (coastal) or 310 CMR 10.53 (inland)?

- 1.  Yes  No If yes, describe which limited project applies to this project. (See 310 CMR 10.24 and 10.53 for a complete list and description of limited project types)

2. Limited Project Type

If the proposed activity is eligible to be treated as an Ecological Restoration Limited Project (310 CMR10.24(8), 310 CMR 10.53(4)), complete and attach Appendix A: Ecological Restoration Limited Project Checklist and Signed Certification.

8. Property recorded at the Registry of Deeds for:

Worcester

a. County

69531

c. Book

b. Certificate # (if registered land)

305

d. Page Number

## B. Buffer Zone & Resource Area Impacts (temporary & permanent)

- 1.  Buffer Zone Only – Check if the project is located only in the Buffer Zone of a Bordering Vegetated Wetland, Inland Bank, or Coastal Resource Area.
- 2.  Inland Resource Areas (see 310 CMR 10.54-10.58; if not applicable, go to Section B.3, Coastal Resource Areas).

Check all that apply below. Attach narrative and any supporting documentation describing how the project will meet all performance standards for each of the resource areas altered, including standards requiring consideration of alternative project design or location.



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

**WPA Form 3 – Notice of Intent**

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

Provided by MassDEP:

---

MassDEP File Number

---

Document Transaction Number

---

Worcester

---

City/Town

**B. Buffer Zone & Resource Area Impacts (temporary & permanent) (cont'd)**

For all projects affecting other Resource Areas, please attach a narrative explaining how the resource area was delineated.

Resource Area	Size of Proposed Alteration	Proposed Replacement (if any)
a. <input type="checkbox"/> Bank	1. linear feet	2. linear feet
b. <input type="checkbox"/> Bordering Vegetated Wetland	1. square feet	2. square feet
c. <input type="checkbox"/> Land Under Waterbodies and Waterways	1. square feet	2. square feet
	3. cubic yards dredged	

Resource Area	Size of Proposed Alteration	Proposed Replacement (if any)
d. <input checked="" type="checkbox"/> Bordering Land Subject to Flooding	1. square feet	2. square feet
	56.85	587
	3. cubic feet of flood storage lost	4. cubic feet replaced
e. <input type="checkbox"/> Isolated Land Subject to Flooding	1. square feet	
	2. cubic feet of flood storage lost	3. cubic feet replaced

- f.  Riverfront Area
1. Name of Waterway (if available) - **specify coastal or inland**
2. Width of Riverfront Area (check one):
- 25 ft. - Designated Densely Developed Areas only
  - 100 ft. - New agricultural projects only
  - 200 ft. - All other projects

3. Total area of Riverfront Area on the site of the proposed project: \_\_\_\_\_ square feet

4. Proposed alteration of the Riverfront Area:

a. total square feet	b. square feet within 100 ft.	c. square feet between 100 ft. and 200 ft.
----------------------	-------------------------------	--

5. Has an alternatives analysis been done and is it attached to this NOI?  Yes  No

6. Was the lot where the activity is proposed created prior to August 1, 1996?  Yes  No

3.  Coastal Resource Areas: (See 310 CMR 10.25-10.35)

**Note:** for coastal riverfront areas, please complete **Section B.2.f.** above.



Massachusetts Department of Environmental Protection  
Bureau of Resource Protection - Wetlands

**WPA Form 3 – Notice of Intent**

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

Provided by MassDEP:

MassDEP File Number

Document Transaction Number

Worcester

City/Town

**B. Buffer Zone & Resource Area Impacts (temporary & permanent) (cont'd)**

Check all that apply below. Attach narrative and supporting documentation describing how the project will meet all performance standards for each of the resource areas altered, including standards requiring consideration of alternative project design or location.

Online Users:  
Include your document transaction number (provided on your receipt page) with all supplementary information you submit to the Department.

<u>Resource Area</u>	<u>Size of Proposed Alteration</u>	<u>Proposed Replacement (if any)</u>
a. <input type="checkbox"/> Designated Port Areas	Indicate size under Land Under the Ocean, below	
b. <input type="checkbox"/> Land Under the Ocean	_____	
	1. square feet	
	_____	
	2. cubic yards dredged	
c. <input type="checkbox"/> Barrier Beach	Indicate size under Coastal Beaches and/or Coastal Dunes below	
d. <input type="checkbox"/> Coastal Beaches	_____	_____
	1. square feet	2. cubic yards beach nourishment
e. <input type="checkbox"/> Coastal Dunes	_____	_____
	1. square feet	2. cubic yards dune nourishment

	<u>Size of Proposed Alteration</u>	<u>Proposed Replacement (if any)</u>
f. <input type="checkbox"/> Coastal Banks	_____	
	1. linear feet	
g. <input type="checkbox"/> Rocky Intertidal Shores	_____	
	1. square feet	
h. <input type="checkbox"/> Salt Marshes	_____	_____
	1. square feet	2. sq ft restoration, rehab., creation
i. <input type="checkbox"/> Land Under Salt Ponds	_____	
	1. square feet	
	_____	
	2. cubic yards dredged	
j. <input type="checkbox"/> Land Containing Shellfish	_____	
	1. square feet	
k. <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	
	_____	
	1. cubic yards dredged	
l. <input type="checkbox"/> Land Subject to Coastal Storm Flowage	_____	
	1. square feet	

4.  Restoration/Enhancement  
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.2.b or B.3.h above, please enter the additional amount here.

\_\_\_\_\_

a. square feet of BVW

\_\_\_\_\_

b. square feet of Salt Marsh

5.  Project Involves Stream Crossings

\_\_\_\_\_

a. number of new stream crossings

\_\_\_\_\_

b. number of replacement stream crossings



Massachusetts Department of Environmental Protection  
Bureau of Resource Protection - Wetlands

# WPA Form 3 – Notice of Intent

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

Provided by MassDEP:

MassDEP File Number

Document Transaction Number

Worcester

City/Town

## C. Other Applicable Standards and Requirements

- This is a proposal for an Ecological Restoration Limited Project. Skip Section C and complete Appendix A: Ecological Restoration Limited Project Checklists – Required Actions (310 CMR 10.11).

### Streamlined Massachusetts Endangered Species Act/Wetlands Protection Act Review

1. Is any portion of the proposed project located in **Estimated Habitat of Rare Wildlife** as indicated on the most recent Estimated Habitat Map of State-Listed Rare Wetland Wildlife published by the Natural Heritage and Endangered Species Program (NHESP)? To view habitat maps, see the *Massachusetts Natural Heritage Atlas* or go to [http://maps.massgis.state.ma.us/PRI\\_EST\\_HAB/viewer.htm](http://maps.massgis.state.ma.us/PRI_EST_HAB/viewer.htm).

- a.  Yes  No **If yes, include proof of mailing or hand delivery of NOI to:**

**Natural Heritage and Endangered Species Program  
Division of Fisheries and Wildlife  
1 Rabbit Hill Road  
Westborough, MA 01581**

b. Date of map \_\_\_\_\_

If yes, the project is also subject to Massachusetts Endangered Species Act (MESA) review (321 CMR 10.18). To qualify for a streamlined, 30-day, MESA/Wetlands Protection Act review, please complete Section C.1.c, and include requested materials with this Notice of Intent (NOI); *OR* complete Section C.2.f, if applicable. *If MESA supplemental information is not included with the NOI, by completing Section 1 of this form, the NHESP will require a separate MESA filing which may take up to 90 days to review (unless noted exceptions in Section 2 apply, see below).*

- c. Submit Supplemental Information for Endangered Species Review\*

1.  Percentage/acreage of property to be altered:
  - (a) within wetland Resource Area \_\_\_\_\_ percentage/acreage
  - (b) outside Resource Area \_\_\_\_\_ percentage/acreage

2.  Assessor's Map or right-of-way plan of site

2.  Project plans for entire project site, including wetland resource areas and areas outside of wetlands jurisdiction, showing existing and proposed conditions, existing and proposed tree/vegetation clearing line, and clearly demarcated limits of work \*\*
  - (a)  Project description (including description of impacts outside of wetland resource area & buffer zone)
  - (b)  Photographs representative of the site

\* Some projects **not** in Estimated Habitat may be located in Priority Habitat, and require NHESP review (see <https://www.mass.gov/ma-endangered-species-act-mesa-regulatory-review>).

Priority Habitat includes habitat for state-listed plants and strictly upland species not protected by the Wetlands Protection Act.

\*\* MESA projects may not be segmented (321 CMR 10.16). The applicant must disclose full development plans even if such plans are not required as part of the Notice of Intent process.





Massachusetts Department of Environmental Protection  
Bureau of Resource Protection - Wetlands

## WPA Form 3 – Notice of Intent

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

Provided by MassDEP:

MassDEP File Number

Document Transaction Number

Worcester

City/Town

### C. Other Applicable Standards and Requirements (cont'd)

- (c)  MESA filing fee (fee information available at <https://www.mass.gov/how-to/how-to-file-for-a-mesa-project-review>).

Make check payable to “Commonwealth of Massachusetts - NHESP” and **mail to NHESP** at above address

*Projects altering 10 or more acres of land, also submit:*

- (d)  Vegetation cover type map of site

- (e)  Project plans showing Priority & Estimated Habitat boundaries

- (f) OR Check One of the Following

1.  Project is exempt from MESA review.  
Attach applicant letter indicating which MESA exemption applies. (See 321 CMR 10.14, <https://www.mass.gov/service-details/exemptions-from-review-for-projectsactivities-in-priority-habitat>; the NOI must still be sent to NHESP if the project is within estimated habitat pursuant to 310 CMR 10.37 and 10.59.)

2.  Separate MESA review ongoing. a. NHESP Tracking # \_\_\_\_\_ b. Date submitted to NHESP \_\_\_\_\_

3.  Separate MESA review completed.  
Include copy of NHESP “no Take” determination or valid Conservation & Management Permit with approved plan.

3. For coastal projects only, is any portion of the proposed project located below the mean high water line or in a fish run?

- a.  Not applicable – project is in inland resource area only      b.  Yes     No

If yes, include proof of mailing, hand delivery, or electronic delivery of NOI to either:

South Shore - Bourne to Rhode Island border, and  
the Cape & Islands:

Division of Marine Fisheries -  
Southeast Marine Fisheries Station  
Attn: Environmental Reviewer  
836 South Rodney French Blvd.  
New Bedford, MA 02744  
Email: [dmf.envreview-south@mass.gov](mailto:dmf.envreview-south@mass.gov)

North Shore - Plymouth to New Hampshire border:

Division of Marine Fisheries -  
North Shore Office  
Attn: Environmental Reviewer  
30 Emerson Avenue  
Gloucester, MA 01930  
Email: [dmf.envreview-north@mass.gov](mailto:dmf.envreview-north@mass.gov)

Also if yes, the project may require a Chapter 91 license. For coastal towns in the Northeast Region, please contact MassDEP’s Boston Office. For coastal towns in the Southeast Region, please contact MassDEP’s Southeast Regional Office.

- c.  Is this an aquaculture project?      d.  Yes     No

If yes, include a copy of the Division of Marine Fisheries Certification Letter (M.G.L. c. 130, § 57).



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

**WPA Form 3 – Notice of Intent**

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

Provided by MassDEP:

MassDEP File Number

Document Transaction Number

Worcester

City/Town

**C. Other Applicable Standards and Requirements (cont'd)**

4. Is any portion of the proposed project within an Area of Critical Environmental Concern (ACEC)?  
a.  Yes  No If yes, provide name of ACEC (see instructions to WPA Form 3 or MassDEP Website for ACEC locations). **Note:** electronic filers click on Website.
- b. ACEC
5. Is any portion of the proposed project within an area designated as an Outstanding Resource Water (ORW) as designated in the Massachusetts Surface Water Quality Standards, 314 CMR 4.00?  
a.  Yes  No
6. Is any portion of the site subject to a Wetlands Restriction Order under the Inland Wetlands Restriction Act (M.G.L. c. 131, § 40A) or the Coastal Wetlands Restriction Act (M.G.L. c. 130, § 105)?  
a.  Yes  No
7. Is this project subject to provisions of the MassDEP Stormwater Management Standards?  
a.  Yes. Attach a copy of the Stormwater Report as required by the Stormwater Management Standards per 310 CMR 10.05(6)(k)-(q) and check if:  
1.  Applying for Low Impact Development (LID) site design credits (as described in Stormwater Management Handbook Vol. 2, Chapter 3)  
2.  A portion of the site constitutes redevelopment  
3.  Proprietary BMPs are included in the Stormwater Management System.  
b.  No. Check why the project is exempt:  
1.  Single-family house  
2.  Emergency road repair  
3.  Small Residential Subdivision (less than or equal to 4 single-family houses or less than or equal to 4 units in multi-family housing project) with no discharge to Critical Areas.

**D. Additional Information**

- This is a proposal for an Ecological Restoration Limited Project. Skip Section D and complete Appendix A: Ecological Restoration Notice of Intent – Minimum Required Documents (310 CMR 10.12).

Applicants must include the following with this Notice of Intent (NOI). See instructions for details.

**Online Users:** Attach the document transaction number (provided on your receipt page) for any of the following information you submit to the Department.

1.  USGS or other map of the area (along with a narrative description, if necessary) containing sufficient information for the Conservation Commission and the Department to locate the site. (Electronic filers may omit this item.)
2.  Plans identifying the location of proposed activities (including activities proposed to serve as a Bordering Vegetated Wetland [BVW] replication area or other mitigating measure) relative to the boundaries of each affected resource area.

**Online Users:**  
Include your document transaction number (provided on your receipt page) with all supplementary information you submit to the Department.



**Massachusetts Department of Environmental Protection**  
 Bureau of Resource Protection - Wetlands  
**WPA Form 3 – Notice of Intent**  
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

Provided by MassDEP:

---

MassDEP File Number

---

Document Transaction Number

---

Worcester

---

City/Town

**D. Additional Information (cont'd)**

- 3.  Identify the method for BVW and other resource area boundary delineations (MassDEP BVW Field Data Form(s), Determination of Applicability, Order of Resource Area Delineation, etc.), and attach documentation of the methodology.
- 4.  List the titles and dates for all plans and other materials submitted with this NOI.
  - Cornerstone Bank, Site Improvements, 1125 Pleasant Street, Worcester MA 01602
  - a. Plan Title
  - Graves Engineering, Inc. Michael Andrade, P.E.
  - b. Prepared By c. Signed and Stamped by
  - May 20, 2024 1"=10'
  - d. Final Revision Date e. Scale
  - Stormwater Report - Cornerstone Bank, 1125 Pleasant Street May 20, 2024
  - f. Additional Plan or Document Title g. Date
- 5.  If there is more than one property owner, please attach a list of these property owners not listed on this form.
- 6.  Attach proof of mailing for Natural Heritage and Endangered Species Program, if needed.
- 7.  Attach proof of mailing for Massachusetts Division of Marine Fisheries, if needed.
- 8.  Attach NOI Wetland Fee Transmittal Form
- 9.  Attach Stormwater Report, if needed.

**E. Fees**

- 1.  Fee Exempt: No filing fee shall be assessed for projects of any city, town, county, or district of the Commonwealth, federally recognized Indian tribe housing authority, municipal housing authority, or the Massachusetts Bay Transportation Authority.

Applicants must submit the following information (in addition to pages 1 and 2 of the NOI Wetland Fee Transmittal Form) to confirm fee payment:

<u>27626</u>	<u>05/14/2024</u>
2. Municipal Check Number	3. Check date
<u>27625</u>	<u>05/14/2024</u>
4. State Check Number	5. Check date
<u>Graves Engineering, Inc.</u>	
6. Payor name on check: First Name	7. Payor name on check: Last Name



Massachusetts Department of Environmental Protection  
Bureau of Resource Protection - Wetlands

Provided by MassDEP:

# WPA Form 3 – Notice of Intent

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

MassDEP File Number

Document Transaction Number

Worcester

City/Town

## F. Signatures and Submittal Requirements

I hereby certify under the penalties of perjury that the foregoing Notice of Intent and accompanying plans, documents, and supporting data are true and complete to the best of my knowledge. I understand that the Conservation Commission will place notification of this Notice in a local newspaper at the expense of the applicant in accordance with the wetlands regulations, 310 CMR 10.05(5)(a).

I further certify under penalties of perjury that all abutters were notified of this application, pursuant to the requirements of M.G.L. c. 131, § 40. Notice must be made by Certificate of Mailing or in writing by hand delivery or certified mail (return receipt requested) to all abutters within 100 feet of the property line of the project location.

1. Signature of Applicant

5/20/24

2. Date

3. Signature of Property Owner (if different)

4. Date

5. Signature of Representative (if any)

5/20/24

6. Date

### For Conservation Commission:

Two copies of the completed Notice of Intent (Form 3), including supporting plans and documents, two copies of the NOI Wetland Fee Transmittal Form, and the city/town fee payment, to the Conservation Commission by certified mail or hand delivery.

### For MassDEP:

One copy of the completed Notice of Intent (Form 3), including supporting plans and documents, one copy of the NOI Wetland Fee Transmittal Form, and a copy of the state fee payment to the MassDEP Regional Office (see Instructions) by certified mail or hand delivery.

### Other:

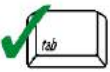
If the applicant has checked the "yes" box in any part of Section C, Item 3, above, refer to that section and the instructions for additional submittal requirements.

The original and copies must be sent simultaneously. Failure by the applicant to send copies in a timely manner may result in dismissal of the Notice of Intent.



**Massachusetts Department of Environmental Protection**  
 Bureau of Resource Protection - Wetlands  
**NOI Wetland Fee Transmittal Form**  
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

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



**A. Applicant Information**

1. Location of Project:

<u>1125 Pleasant Street</u>	<u>Worcester</u>
a. Street Address	b. City/Town
<u></u>	<u></u>
c. Check number	d. Fee amount

2. Applicant Mailing Address:

<u>Todd</u>	<u>Tallman</u>	
a. First Name	b. Last Name	
<u>Cornerstone Bank</u>	<u></u>	
c. Organization		
<u>253-257 Main Street, PO Box 307</u>	<u></u>	
d. Mailing Address		
<u>Southbridge</u>	<u>MA</u>	<u>01550</u>
e. City/Town	f. State	g. Zip Code
<u>(800) 939-9103</u>	<u>(508) 764-4324</u>	<u>TTallman@cornerstonebank.com</u>
<u>x71063</u>	i. Fax Number	j. Email Address

3. Property Owner (if different):

<u></u>	<u></u>
a. First Name	b. Last Name
<u></u>	<u></u>
c. Organization	
<u></u>	<u></u>
d. Mailing Address	
<u></u>	<u></u>
e. City/Town	f. State
<u></u>	<u></u>
g. Zip Code	
<u></u>	<u></u>
h. Phone Number	i. Fax Number
<u></u>	<u></u>
j. Email Address	

**B. Fees**

Fee should be calculated using the following process & worksheet. **Please see Instructions before filling out worksheet.**

**Step 1/Type of Activity:** Describe each type of activity that will occur in wetland resource area and buffer zone.

**Step 2/Number of Activities:** Identify the number of each type of activity.

**Step 3/Individual Activity Fee:** Identify each activity fee from the six project categories listed in the instructions.

**Step 4/Subtotal Activity Fee:** Multiply the number of activities (identified in Step 2) times the fee per category (identified in Step 3) to reach a subtotal fee amount. Note: If any of these activities are in a Riverfront Area in addition to another Resource Area or the Buffer Zone, the fee per activity should be multiplied by 1.5 and then added to the subtotal amount.

**Step 5/Total Project Fee:** Determine the total project fee by adding the subtotal amounts from Step 4.

**Step 6/Fee Payments:** To calculate the state share of the fee, divide the total fee in half and subtract \$12.50. To calculate the city/town share of the fee, divide the total fee in half and add \$12.50.

To calculate filing fees, refer to the category fee list and examples in the instructions for filling out WPA Form 3 (Notice of Intent).



**Massachusetts Department of Environmental Protection**  
 Bureau of Resource Protection - Wetlands  
**NOI Wetland Fee Transmittal Form**  
 Massachusetts Wetlands Protection Act M.G.L. c. 131, §40

**B. Fees** (continued)

Step 1/Type of Activity	Step 2/Number of Activities	Step 3/Individual Activity Fee	Step 4/Subtotal Activity Fee
Category 3.B (310 CMR 10.03)	1	\$1,050	\$1,050
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
<b>Step 5/Total Project Fee:</b>			<u>\$1,050</u>
<b>Step 6/Fee Payments:</b>			
Total Project Fee:			<u>\$1,050</u> a. Total Fee from Step 5
State share of filing Fee:			<u>\$512.50</u> b. 1/2 Total Fee <b>less</b> \$12.50
City/Town share of filing Fee:			<u>\$537.50</u> c. 1/2 Total Fee <b>plus</b> \$12.50

**C. Submittal Requirements**

- a.) Complete pages 1 and 2 and send with a check or money order for the state share of the fee, payable to the Commonwealth of Massachusetts.

Department of Environmental Protection  
 Box 4062  
 Boston, MA 02211

- b.) **To the Conservation Commission:** Send the Notice of Intent or Abbreviated Notice of Intent; a **copy** of this form; and the city/town fee payment.

**To MassDEP Regional Office** (see Instructions): Send a copy of the Notice of Intent or Abbreviated Notice of Intent; a **copy** of this form; and a **copy** of the state fee payment. (E-filers of Notices of Intent may submit these electronically.)



Enter your transmittal number →

X290157  
Transmittal Number

Your unique Transmittal Number can be accessed online:  
<https://www.mass.gov/service-details/transmittal-form-number-for-massdep-permit-application-payment>

# Massachusetts Department of Environmental Protection Transmittal Form for Permit Application and Payment

1. Please type or print. A separate Transmittal Form must be completed for each permit application.

2. Make your check payable to the Commonwealth of Massachusetts and mail it with a copy of this form to: MassDEP, P.O. Box 4062, Boston, MA 02211.

3. Three copies of this form will be needed.

**Copy 1 - the original** must accompany your permit application. **Copy 2** must accompany your fee payment. **Copy 3** should be retained for your records

4. Both fee-paying and exempt applicants must mail a copy of this transmittal form to:

MassDEP  
P.O. Box 4062  
Boston, MA  
02211

\* **Note:**  
For BWSC Permits, enter the LSP.

## A. Permit Information

WPA Form 3

1. Permit Code: 4-to-7-character code from permit instructions

Site Improvements

3. Type of Project or Activity

Notice of Intent

2. Name of Permit Category

## B. Applicant Information – Firm or Individual

Cornerstone Bank

1. Name of Firm - Or, if party needing this approval is an individual enter name below:

2. Last Name of Individual

253-257 Main Street, PO Box 370

5. Street Address

Southbridge

6. City/Town

Todd Tallman

11. Contact Person

3. First Name of Individual

MA

7. State

01550

8. Zip Code

(800) 939-9103

9. Telephone #

4. MI

x71063

10. Ext. #

TTallman@cornerstonebank.com

12. e-mail address

## C. Facility, Site or Individual Requiring Approval

Cornerstone Bank

1. Name of Facility, Site or Individual

1125 Pleasant Street

2. Street Address

Worcester

3. City/Town

MA

4. State

01602

5. Zip Code

(800) 939-9103

6. Telephone #

x71063

7. Ext. #

8. DEP Facility Number (if Known)

9. Federal I.D. Number (if Known)

10. BWSC Tracking # (if Known)

## D. Application Prepared by (if different from Section B)\*

Graves Engineering, Inc.

1. Name of Firm or Individual

100 Grove Street

2. Address

Worcester

3. City/Town

MA

4. State

01605

5. Zip Code

(508) 856-0321

6. Telephone #

106

7. Ext. #

Daniel Sheehan

8. Contact Person

9. LSP Number (BWSC Permits only)

## E. Permit - Project Coordination

1. Is this project subject to MEPA review?  yes  no  
If yes, enter the project's EOE file number - assigned when an Environmental Notification Form is submitted to the MEPA unit:

EOEA File Number

## F. Amount Due

### Special Provisions:

1.  Fee Exempt: city, town, county, or district of the Commonwealth; federally recognized Indian tribe housing authority; municipal housing authority; the MBTA; or state agency if fee is \$100 or less. *There are no fee exemptions for BWSC permits, regardless of applicant status.*
2.  Hardship Request - payment extensions according to 310 CMR 4.04(3)(c).
3.  Alternative Schedule Project (according to 310 CMR 4.05 and 4.10).
4.  Homeowner (according to 310 CMR 4.02).

DEP Use Only

Permit No:

Rec'd Date:

Reviewer:

27625

Check Number

512.50

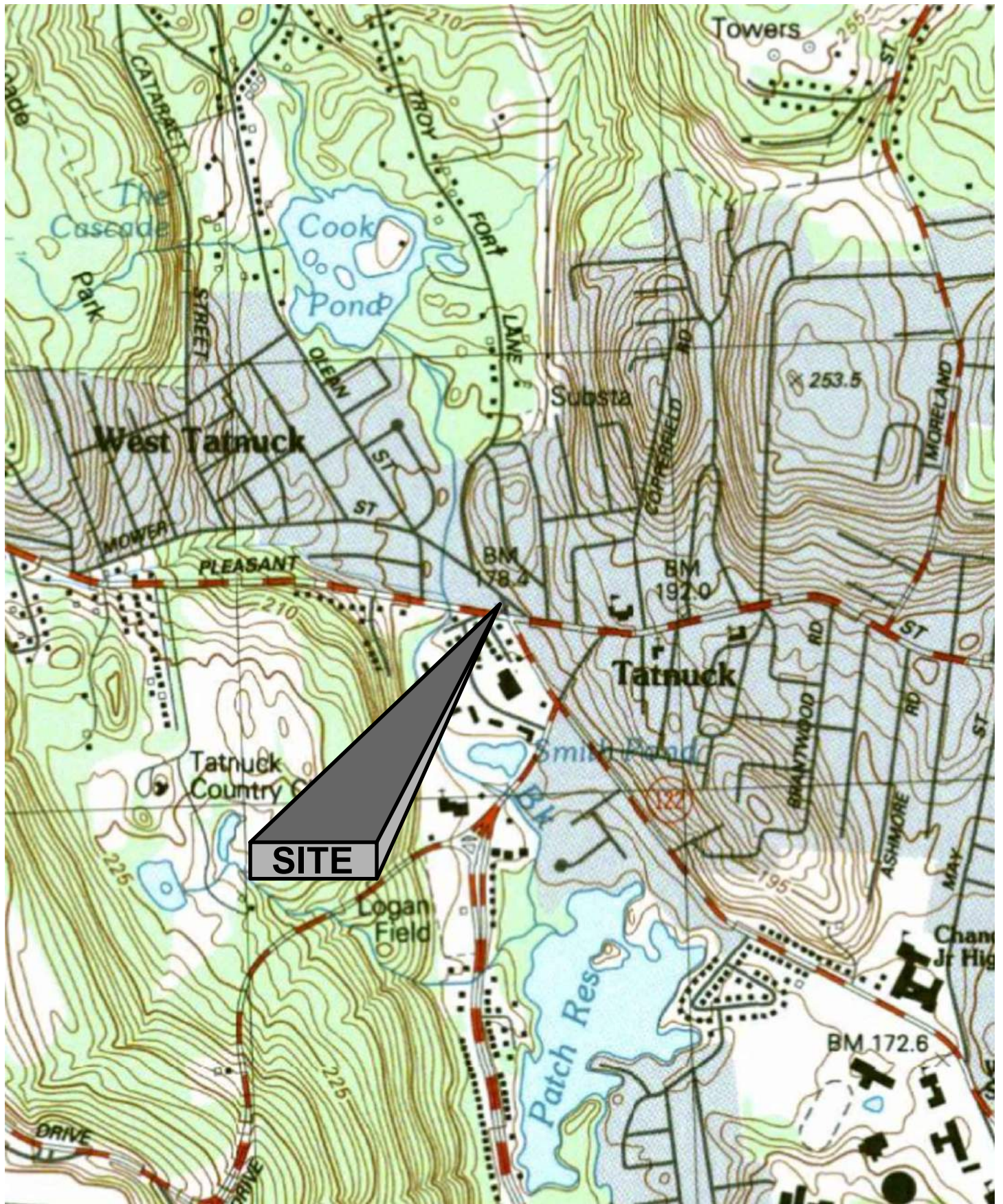
Dollar Amount

05/14/24

Date

**APPENDIX B**  
**USGS LOCUS MAP**





100 GROVE STREET | WORCESTER MA 01605  
 T 508-856-0321 | F 508-856-0357  
 gravesengineering.com

DATE: 05/20/24

SCALE: 1"=1000'

DRW. BY: DFS

CHK. BY: MRA

PRJ. NO.: 24105

CLIENT:  
 F.W.MADIGAN  
 367 CHANDLER STREET, WORCESTER, MA

SHEET 1 OF 1

**USGS LOCUS  
 CORNERSTONE BANK**

**CORNERSTONE BANK - SITE IMPROVEMENTS**  
 1125 PLEASANT STREET, WORCESTER MA 01602

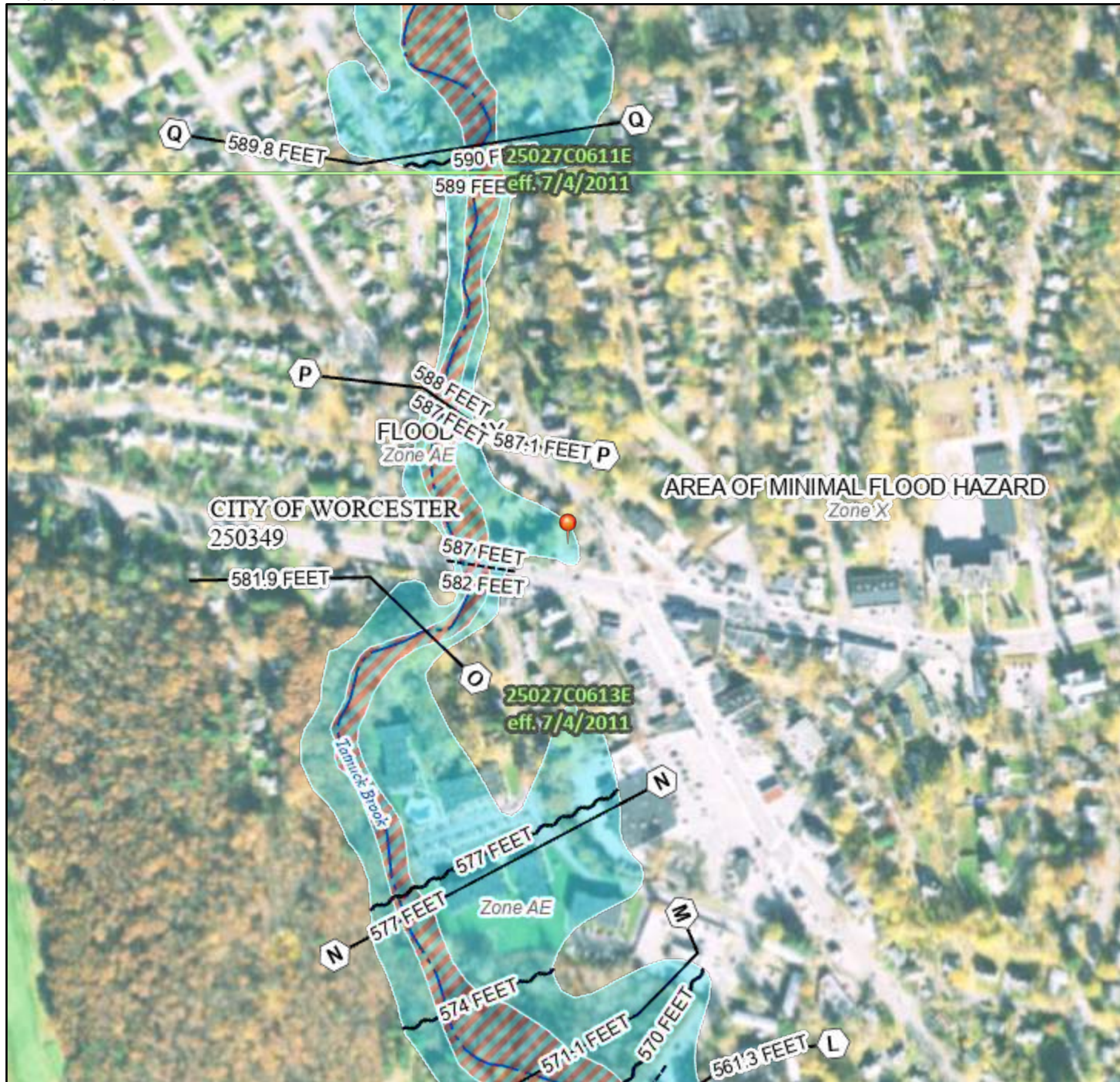
## **APPENDIX C**

### **FEMA FIRMETTE AND FLOOD INSURANCE STUDY EXCERPTS**

# National Flood Hazard Layer FIRMMette



71°51'36"W 42°16'57"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS	
	Without Base Flood Elevation (BFE) Zone A, V, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
	Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD	
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
	Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee. See Notes. Zone X
	Area with Flood Risk due to Levee Zone D

OTHER AREAS	
	NO SCREEN Area of Minimal Flood Hazard Zone X
	Effective LOMRs
	Area of Undetermined Flood Hazard Zone D

GENERAL STRUCTURES	
	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall

OTHER FEATURES	
	20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5 Coastal Transect
	Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary
	Coastal Transect Baseline
	Profile Baseline
	Hydrographic Feature

MAP PANELS	
	Digital Data Available
	No Digital Data Available
	Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/12/2024 at 10:03 AM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

# FLOOD INSURANCE STUDY

## FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 7 OF 7



## WORCESTER COUNTY, MASSACHUSETTS (ALL JURISDICTIONS)

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
ASHBURNHAM, TOWN OF*	250290	NEW BRAINTREE, TOWN OF*	250320
ATHOL, TOWN OF*	250291	NORTHBOROUGH, TOWN OF	250321
AUBURN, TOWN OF	250292	NORTHBRIDGE, TOWN OF	250322
BARRE, TOWN OF*	250293	NORTH BROOKFIELD, TOWN OF*	250323
BERLIN, TOWN OF	250294	OAKHAM, TOWN OF*	250324
BLACKSTONE, TOWN OF	250295	OXFORD, TOWN OF	250325
BOLTON, TOWN OF	250296	PAXTON, TOWN OF	250326
BOYLSTON, TOWN OF	250297	PETERSHAM, TOWN OF*	250327
BROOKFIELD, TOWN OF*	250298	PHILLIPSTON, TOWN OF*	250328
CHARLTON, TOWN OF	250299	PRINCETON, TOWN OF*	250329
CLINTON, TOWN OF	250300	ROYALSTON, TOWN OF*	250330
DOUGLAS, TOWN OF	250301	RUTLAND, TOWN OF*	250331
DUDLEY, TOWN OF	250302	SHREWSBURY, TOWN OF	250332
EAST BROOKFIELD, TOWN OF*	250303	SOUTHBOROUGH, TOWN OF	250333
FITCHBURG, CITY OF*	250304	SOUTHBRIDGE, TOWN OF	250334
GARDNER, CITY OF*	250305	SPENCER, TOWN OF	250335
GRAFTON, TOWN OF	250306	STERLING, TOWN OF*	250336
HARDWICK, TOWN OF*	250307	STURBRIDGE, TOWN OF	250337
HARVARD, TOWN OF	250308	SUTTON, TOWN OF	250338
HOLDEN, TOWN OF*	250309	TEMPLETON, TOWN OF*	250339
HOPEDALE, TOWN OF	250310	UPTON, TOWN OF	250340
HUBBARDSTON, TOWN OF*	250311	UXBRIDGE, TOWN OF	250341
LANCASTER, TOWN OF	250312	WARREN, TOWN OF*	250342
LEICESTER, TOWN OF	250313	WEBSTER, TOWN OF	250343
LEOMINSTER, CITY OF*	250314	WESTBOROUGH, TOWN OF	250344
LUNENBURG, TOWN OF*	250315	WEST BOYLSTON, TOWN OF	250345
MENDON, TOWN OF	250316	WEST BROOKFIELD, TOWN OF*	250346
MILFORD, TOWN OF	250317	WESTMINSTER, TOWN OF*	250347
MILLBURY, TOWN OF	250318	WINCHENDON, TOWN OF*	250348
MILLVILLE, TOWN OF	250319	WORCESTER, CITY OF	250349

\*Community is not included in this partial countywide Flood Insurance Study and will retain its existing, separately published FIS and/or FIRM

**REVISED:**

**June 21, 2023**

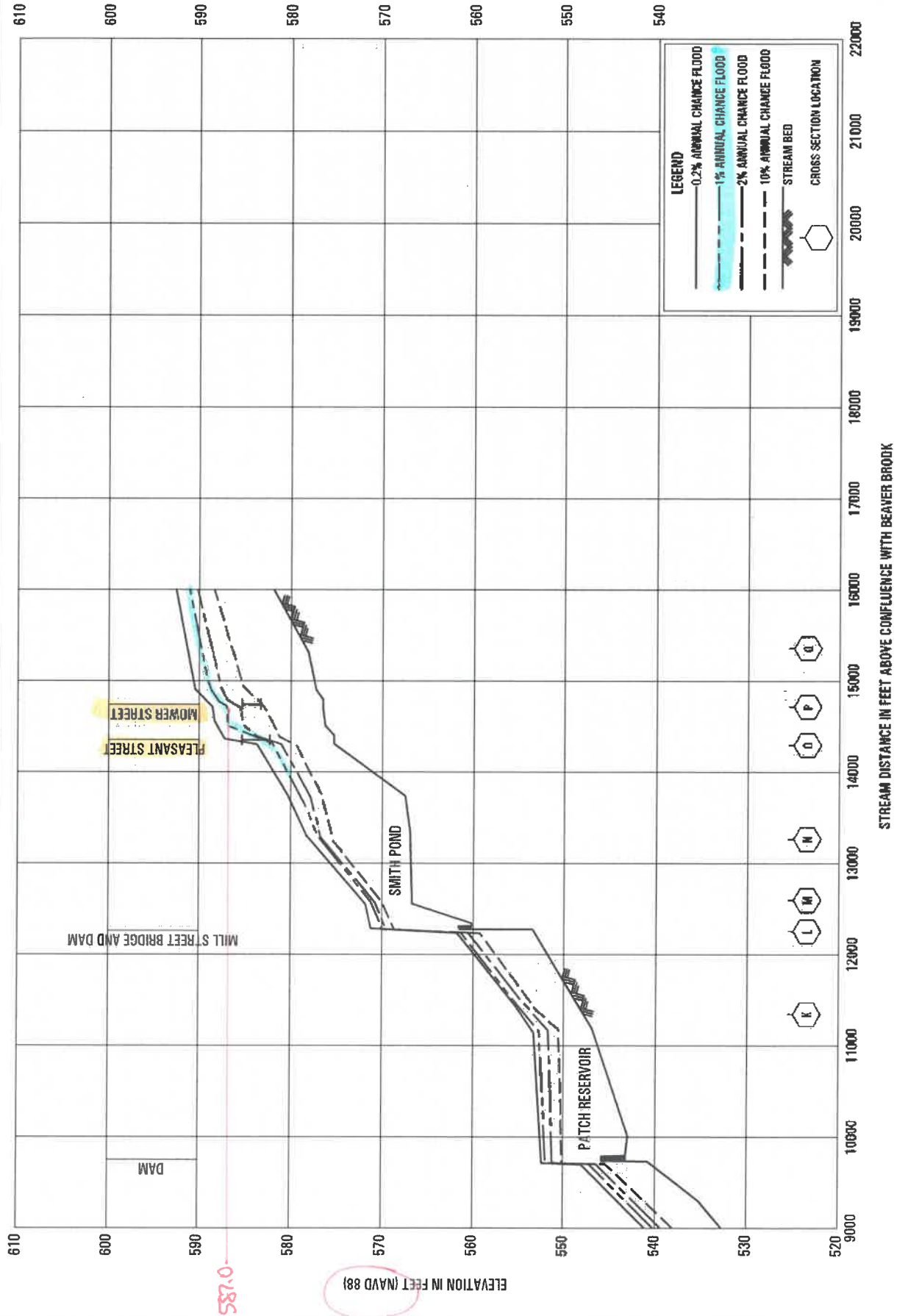
FLOOD INSURANCE STUDY NUMBER  
25027CV007C

Version Number 2.6.3.6



**FEMA**

FLOOD PROFILES  
 TATNUCK BROOK



587.0

ELEVATION IN FEET (NAVD 88)

610 600 590 580 570 560 550 540 530 520

9000 10800 11000 12600 13000 14500 15000 16000 17000 18000 19000 20000 21000 22000

STREAM DISTANCE IN FEET ABOVE CONFLUENCE WITH BEAVER BROOK

**LEGEND**

- 0.2% ANNUAL CHANCE FLOOD
- - - 1% ANNUAL CHANCE FLOOD
- · · 2% ANNUAL CHANCE FLOOD
- 10% ANNUAL CHANCE FLOOD
- ▬ STREAM BED
- CROSS SECTION LOCATION