

Habitat for Humanity of Cape Cod, Inc.

Site: 181 Route 6

Map/Parcel: Map 51, Parcel 66

Project Name: 181 Route 6 Community Housing

Date: February 10, 2022

Habitat for Humanity of Cape Cod, Inc. is proposing to build 3 new affordable homes on 77,782 square feet (1.79 acres) of land located at 181 Route 6, just north of North Pamet Road. Permitting for the project will be sought via Massachusetts General Laws, Chapter 40B and the Subsidizing Agency will be the Department of Housing and Community Development (DHCD) under the Local Initiative Program (LIP).

Description of Site & Homes.

The land, owned by Habitat for Humanity (Land Court Doc: 1,260, 598 recorded on 12.19.2014), is currently vacant, has steep grade, and is mostly wooded. Our conceptual site plan by J.M. O'Reilly & Associates, Inc., "Alternative Sketch-1A 181 Route 6, Truro, MA 12-31-2021, shows six lots. Three lots will be for the affordable homes which will be sold in fee simple absolute to our eligible, qualified families. These home lots are currently configured at 7,250 square feet (Lot A), 9,190 square feet (Lot B) and 21,225 square feet (Lot C). There will be a lot for the roadway and two non-buildable, open space lots. A Homeowners' Association will control the roadway and open space areas.

Habitat is proposing that two of the three homes contain 3-bedrooms each, and one home be 1-bedroom (for a total of seven bedrooms, the maximum for the site based on State septic Title V regulations). All homes will have full basements, where the washer & dryer, heating equipment and electrical panel will be located. We plan a versatile Cape style design. As we select our families before construction, if a selected family needs special accommodation, we can amend construction plans to build to meet their needs. All homes will meet or exceed DHCD LIP standards in terms of square footage and other features. The homes will each be serviced by individual septic systems and individual wells.

In terms of "green" building, Habitat homes meet or exceed LEED standards, although for cost saving reasons, we do not seek certification. We use sustainable and renewable building materials whenever this is practical, and our homes consistently score advantageously in the Federal Home Loan Bank Boston "Affordable Housing Program" sections on Efficient Building and on Sustainable Building. Our homes have high R-value for insulation (with 2 x 6 construction which allows for such high insulation), have exceptionally low HERS ratings, and are inherently efficient because the homes are built well and are modest in size (so less materials to build, less energy used to heat). We use Energy Star windows and appliances. We use highly efficient air source heat pumps, which we have found to be an affordable heating system and an aid in indoor air quality. We use low or no VOC products, and seek to use

durable, renewable and rapidly renewable materials wherever practical. Additionally, Habitat has an innovative program to fund solar panels, and when site conditions and funding allow, we include solar panel installations in our builds. The Truro homes will be positioned on the site to allow for optimal solar panel placement if funding is secured. In all cases, our homes are made solar-ready.

Habitat for Humanity will use our tried-and-true "sweat-equity" model to build the three Truro homes. With this model our selected families partner with Habitat and devote 250 to 500 hours of work (250 for a single-adult family; 500 for a two-adult family). A family may work on their own home or on other Habitat builds. Not only does this promote a homeowner who is well educated on building and maintenance, but it fosters a true sense of community. Habitat works closely with our buyers, not just during a rigorous application process, but throughout the build period, providing significant homebuyer education and counseling, right through the mortgage and closing process. This is a critical element of our partnership, as education has proven to be key to successful homeownership.

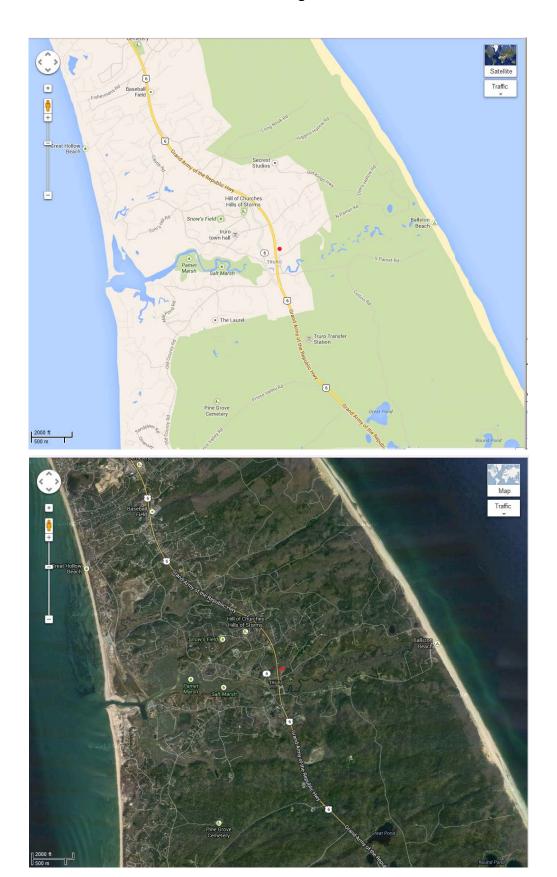
Affordability, DHCD & SHI

All three Truro homes will be affordable in perpetuity. Habitat offers 100% of the project as affordable; not simply the minimum 25% as required by law, as providing affordable housing is our mission. Affordability will be protected by a Department of Housing and Community Development (DHCD) Local Initiative Program (LIP) Regulatory Agreement and Deed Rider, and all three homes will count on Truro's DHCD Subsidized Housing Inventory (SHI). The home will be affordable to low-income households; households earning at or less than 65% of Area Median Income. Home sale price will be at or around \$169,250 for a 3-bedroom or \$132,750 for a 1-bedroom (these prices may be adjusted slightly higher based on current incomes and calculations at time of applicant outreach). Habitat would work with the Town and DHCD to request that two homes be awarded a local preference (preference for applicants living in the Town of Truro, working in the Town of Truro, employed by the Town, or with children enrolled in Truro public schools). Under Local Preference guidelines a maximum of 70% of a project's units, may receive a preference, with preferences awarded at the sole discretion of DHCD.

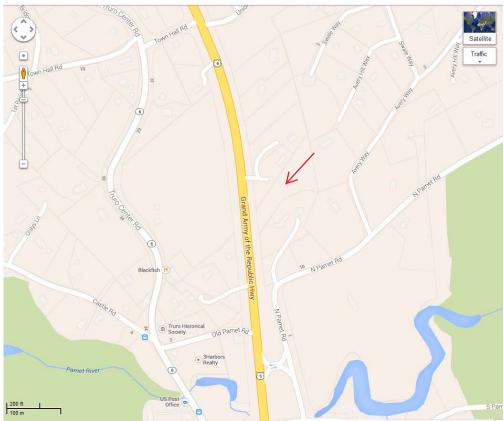
The Town of Truro and Habitat for Humanity of Cape Cod have enjoyed a good history partnering together, most recently on the three-home build at 143 Rte. 6. It is our hope to continue our partner relationship with this 181 Rte. 6 Community Housing Project. With quality, desirable single-family homes priced affordably, Habitat for Humanity creates homeownership opportunities for families at income levels not served by other affordability programs. We are an experienced developer, having created nearly 160 affordable Cape Cod homes since our founding as an affiliate of Habitat for Humanity International in 1988.

Habitat for Humanity of Cape Cod partners with families in need of an affordable home to build one of their own, fostering stability, self-reliance, and a strong sense of community.

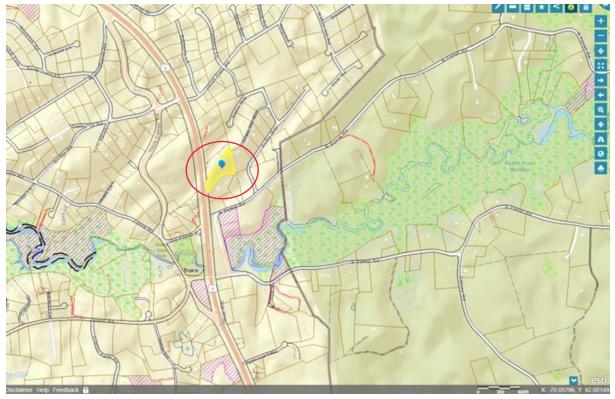
Directions to Site from Boston: Route 93 South to Route 3 South to Route 6 East to Truro Site is on the right after North Pamet Road





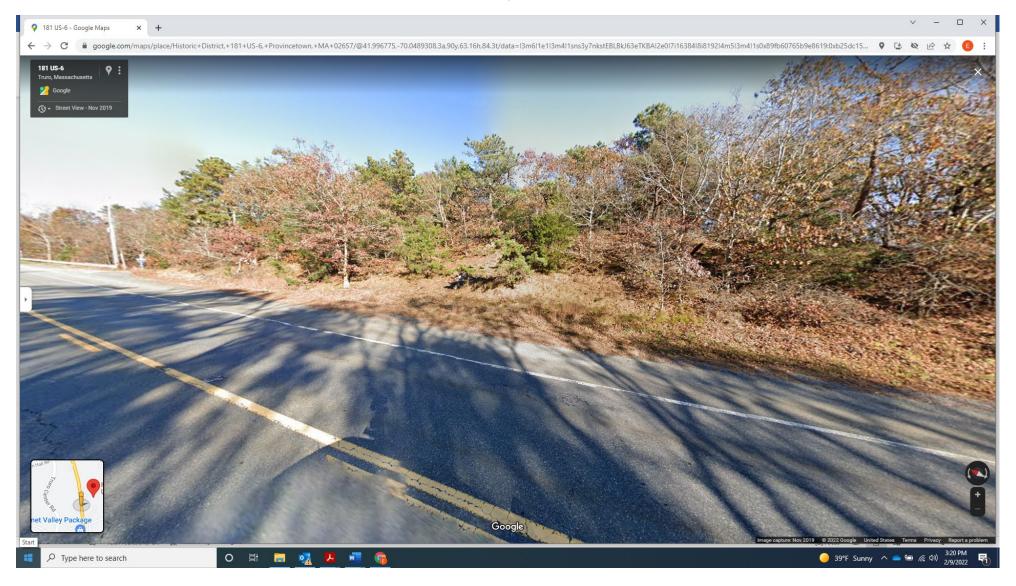








181 Route 6, Truro - land



181 Route 6 Truro heading west on Rte 6 land is on the left side of photo

