

### 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, updated 7/6/2022

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.

Landscaping/revegetation. As per the "Planting Plan, 6/23/22, Habitat for Humanity 181 Rte. 6, Truro, MA" prepared by Blue Flax Design, LLC, immediately after grading is complete, steep areas to the north and south of the driveway and the area surrounding the retaining walls will be seeded with a custom mix of native grasses and wildflowers and blanketed with 100% biodegradable coconut fiber erosion control blanket for a total of 26,750 sf of coverage. In total, the project area will be planted with 15 native trees. (See Plant Schedule for details).

We have selected species that blend in with the area, hold the grade, add density fairly quickly and offer a range of height and breadth, as well as offer value to woodland fauna in terms of

habitat and as a food source. Generally, these species are hardy, and we expect they will adapt well to the soil and climate conditions at the site.

#### "Green" Building/Energy Efficiency

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 have consistently scored advantageously in the Federal Home Loan Bank of 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.

Habitat has an innovative program to fund solar panels, and when site conditions and funding allow, we include solar panel installations in our builds. Habitat homeowners with solar typically report little to no electric expense from April to May through at least November or December. This is accomplished through the offset of power generated and used immediately in warm, sunny months and grid-stored net metering credits used in darker, cooler months. In this way, solar yields big benefits for these low- and moderate-income homeowners, who find energy costs moderated and proportionate to their income thereby providing energy equity to previously underserved members of our community.

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.

Of note, regarding Habitat's commitment to energy efficiency: On May 3, 2022, Habitat for Humanity of Cape Cod was recognized at the National RESNET Building Performance Virtual Conference as the top Habitat affiliate in creating and producing energy efficient housing. Habitat Cape Cod has the Lowest HERS® Index of all United States Habitat affiliates.

The HERS (Home Energy Rating System) Index is based on RESNET's ANSI standards that measures a home's energy efficiency. It is the nationally recognized system for inspecting and calculating a home's energy performance. The better the HERS Index, the lower the cost of operating a home, similar to "miles per gallon" for cars.

#### Habitat Owners/Sweat Equity partnership

Habitat for Humanity will use our tried-and-true "sweat-equity" model to build the three Truro homes. With this model our selected family's 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. And our family partners continue with our family's through at least the first full year of homeownership. 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. As providing affordable housing is our mission, Habitat for Humanity of Cape Cod offers 100% of the project as affordable, not simply the minimum 25% as required by law. 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 below 80% of (AMI) Area Median Income\*.

Habitat home prices are set to ensure homeowner success. Our home prices are set annually, using our approved affordability pricing formula, based on Barnstable County's current AMI (Area Median Income) and specific affordability thresholds. Our strategy has paid off with only one foreclosure (of more than 165 homes built and sold) in our history. 2022 home prices will be set by the Habitat for Humanity Board of Directors at its August meeting. The home prices will be finalized prior to the submission of the LIP application to DHCD.

Habitat will 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.

#### Habitat and Town of Truro Partnership

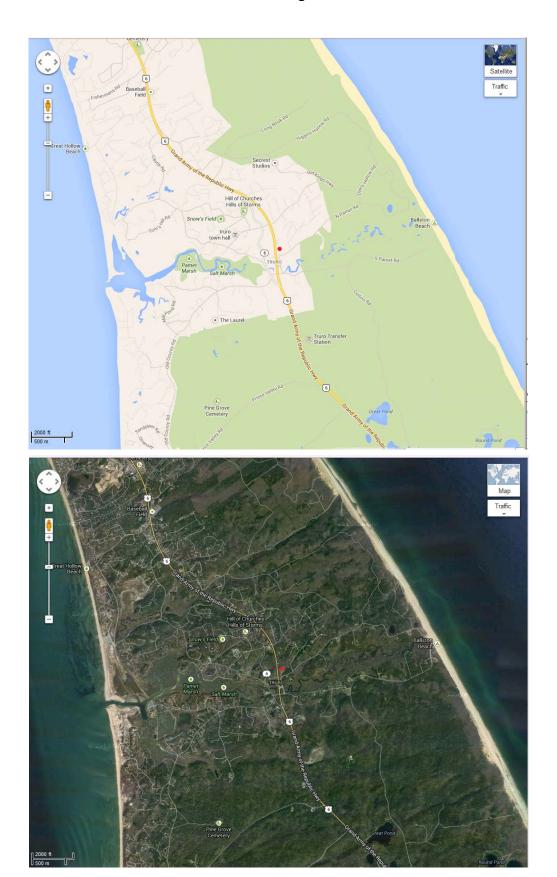
The Town of Truro and Habitat for Humanity of Cape Cod have enjoyed a good history partnering together, most recently on the three-home build at 143 Rte. 6. It is our hope to continue our partner relationship with this 181 Rte. 6 Community Housing Project. With quality, desirable single-family homes 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 over 165 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.

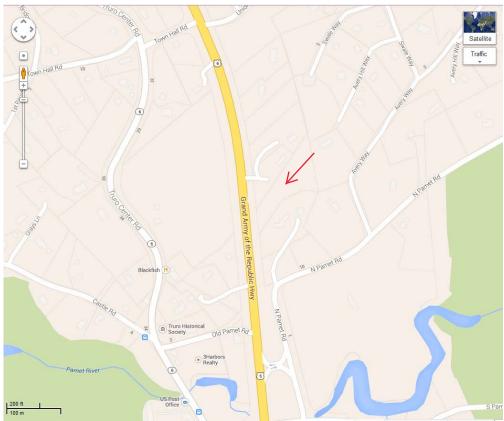
#### \* AMI.

Habitat for Humanity of Cape Cod seeks to increase affordable housing ownership opportunities across the Cape and works closely with towns to do so. Historically we have been the only developer of affordable homeownership opportunities for those at or below 60-65% AMI (area median income). And we have provided a beneficial housing opportunity for those ready to undertake the responsibility of homeownership. Recently, Habitat for Humanity of Cape Cod's Board of Directors voted to increase some portion of our projects to include home sales to those at or below 80% AMI. It is our hope this will increase our impact, allowing greater opportunity across a broader range of income.

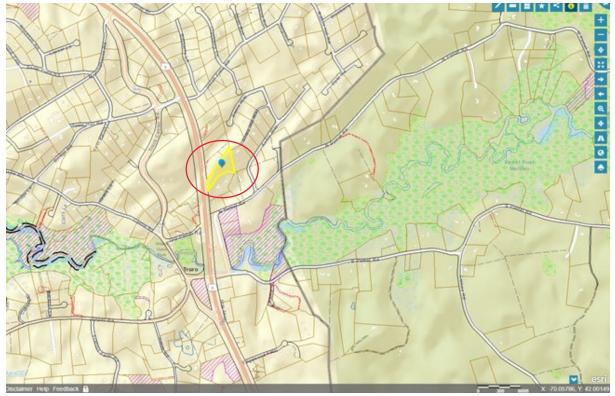
Directions to Site from Boston: Route 93 South to Route 3 South to Route 6 East to Truro Site is on the right after North Pamet Road

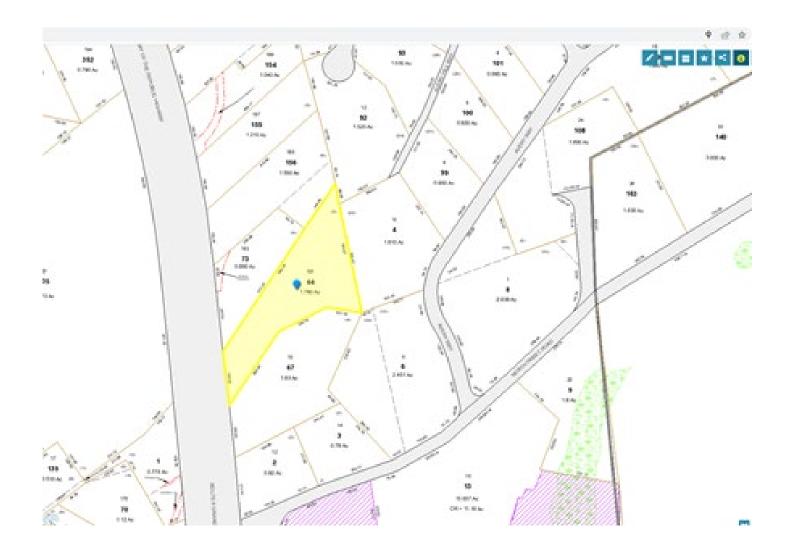




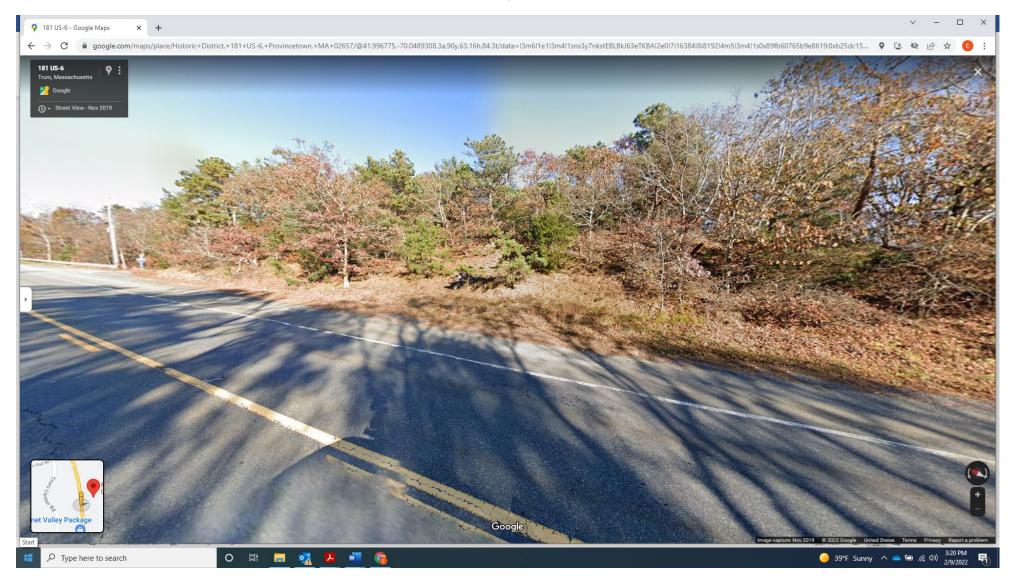




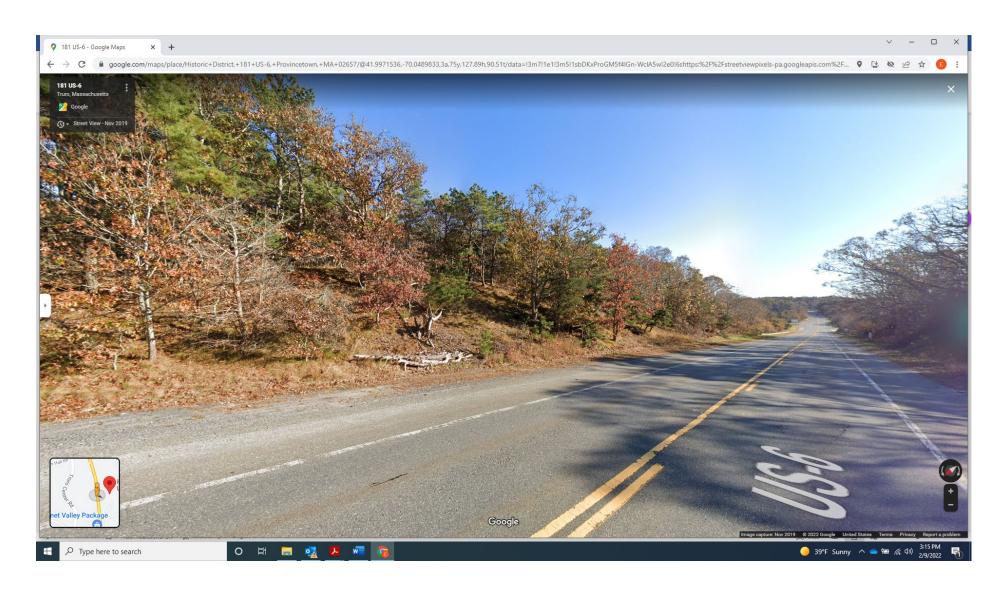


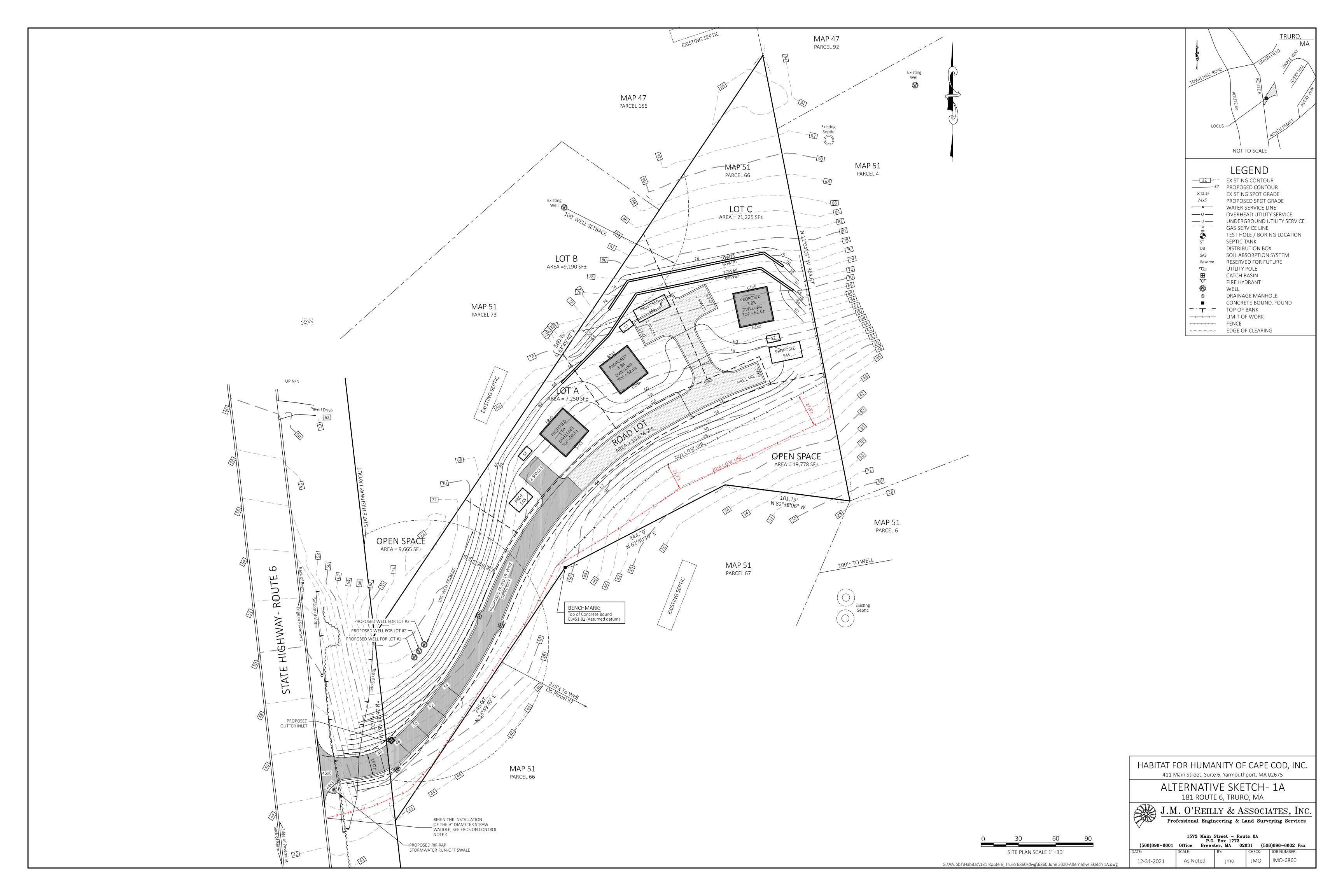


181 Route 6, Truro - land



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





## PROJECT AREA

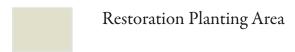


Google Earth aerial image of 181 Rt. 6, Truro, MA.

# PLAN NOTES

- Site Plan provided by J.M. O'Reilly Associates.
- Immediately after grading is complete, steep areas to the north and south of the driveway and surrounding the retaining walls will be seeded with a custom mix of native grasses and wildflowers and blanketed with 100% biodegradable coconut fiber erosion control blanket for a total of 26,750 sf.
- In total, the project area will be planted with 15 native trees. (see Plant Schedule for details).
- Temporary irrigation will be required for the first two to three growing seasons while plants establish. Once plants are established irrigation will be removed.

PLANT SCHEDULE				
TREES	CODE	BOTANICAL / COMMON NAME	CONT	QTY
	AME CAN	Amelanchier canadensis / Canadian Serviceberry	5/6` B&B	4
	JUN EAS	Juniperus virginiana / Eastern Redcedar	5/6` B&B	3
	PIN RIG	Pinus rigida / Pitch Pine	3/4` BB	3
	QUE ALB	Quercus alba / White Oak	1"-1.5" cal	3
	QUE RUB	Quercus rubra / Red Oak	1"-1.5" cal	2



WOODLAND SHADY GRASS & WILD- GRASS & WILDFLOWER SEED MIX Agrostis perennans / Autumn Bentgrass

FLOWER SEED MIX Asclepias tuberosa / Butterfly Milkweed Agrostis perennans / Autumn Bentgrass Festuca ovina / Sheep Fescue Echinacea purpurea / Purple Coneflower Festuca rubra / Red Fescue

Festuca ovina / Sheep Fescue Festuca rubra / Red Fescue Juncus tenuis / Path Rush Schizchyrium scoparium / Little Bluestem Juncus tenuis / Path Rush Rudbeckia hirta / Black-eyed Susan

Schizchyrium scoparium / Little Bluestem Grass

Desmodium paniculatum / Panickledleaf

Zizia aurea / Golden Alexanders



INITIALS