# **GREENFIELD COMMUNITY PRESERVATION ACT APPLICATION FORM**

Submit this application **by November 15, 2023** to: Greenfield Community Preservation Committee % Christian LaPlante 14 Court Square Greenfield, MA 01301

Or by email: <a href="mailto:cpc@greenfield-ma.gov">cpc@greenfield-ma.gov</a>

Date submitted	l: by U.S. mail, email11/14/23, or in person					
Project Title: 1	84 Petty Plain Rd					
Applicant: F	Pioneer Valley Habitat for Humanity, Inc.					
Are you an incor	porated organization? <a href="Y">Y</a> N					
If not, who is you	ur fiscal sponsor?					
Is this project on	city-owned land?YN					
If yes, name the	department or commission who is co-sponsoring this project.					
Project Location,	/Address: 184 Petty Plain Rd Greenfield, MA 01301					
Contact Name:	Megan McDonough					
Mailing Address:	PO Box 60642 Florence, MA 01062					
Daytime Phone #	t: 413-586-5430 x106					
Email Address:	megan@pvhabitat.org					
Date of Submissi	on: 14 November 2023					

Total Project Cost	CPA Funds Requested		
\$ 275,000	\$ 15,000		

## PROJECT DESCRIPTION:

- All of the following must be answered in the space provided
- Include supporting materials as requested or as you believe necessary as attachments

## 1. Describe the Project

Pioneer Valley Habitat for Humanity (PVHH) proposes to build a small, sturdy, affordable all-electric home on a small parcel of land at 184 Petty Plain Road. Community volunteers and the future homeowner will work side by side on the construction site. A volunteer leadership team will help coordinate necessary subcontractors for skilled trades, volunteer workdays and more, along with PVHH staff. After construction is complete, PVHH will sell the home with an affordable mortgage to an income eligible buyer earning less than 60% of the Area Median Income. In coordination with the city of Greenfield, we will place an affordable housing deed restriction on the property so that the home will be affordable in perpetuity.

# 2. What are the goals of the proposed project?

There is no question that there is a housing crisis in Franklin County, in western Massachusetts, indeed in communities across the country. Again and again we hear when we interview prospective Habitat homebuyers who have low but steady income how skyrocketing rents and housing energy costs are forcing them into increasingly substandard, insecure housing situations. Many describe corresponding health declines, drops in school attendance, missed work days, a feeling of helplessness and hopelessness. The stability and well-being that result from living in a safe, affordable and predictable home environment mitigates these issues. Building this house provides an opportunity for home security.

# 3. Who will benefit from this project and why/how?

Households who make below 60 % of the area median income are eligible to apply. The selected future homeowner must demonstrate the ability to make a modest down payment, pay an affordable mortgage, and be willing to put in sweat equity during the building of their future home. Hundreds of community volunteers will join them on the construction site, building a homeowner's social capital and increasing community engagement across all sectors. At the end of construction, a first-time homebuyer who has built connections to the community begins their homeowning life as a taxpaying member of that community. A family with low income benefits, volunteers benefit, the community benefits.

## 4. How will you measure your success?

A selected homebuyer will meet all criteria for partnering with Habitat. We will finish a small, sturdy, energy-efficient home and sell it to that first-time homebuyer who earns less than 60 % of the Area Median Income.

5. How does this project fit with the requirements of the Community Preservation Act? (See attached chart)
Within the Allowable Spending purposes in the Community Housing category, housing for low income
individuals and families and a low income of less than 80% US HUD Area Wide Median Income are listed
as criteria. Eligible applicants for this home will meet those criteria. We will be creating a new unit of
community housing for a low-income household.

6. If appropriate, how does this project fit with existing City plans? (See GCPC Plan <a href="https://greenfield-ma.gov/government/boards">https://greenfield-ma.gov/government/boards</a> and commissions/community preservation committee.php)

The Petty Plain Rd. project addresses the Greenfield CPC Plan objective of increasing options for first-time and first-generation homebuyers and the CPC's stated objective in the 2023-24 plan "...to proactively plan for and invest in diverse housing options for a variety of households and income levels." According to the Plan, low income households (those earning 50-80% of the Area Median Income) are the second largest group of those identified to benefit from affordable housing efforts in Greenfield, and our target homeowner audience falls within this category.

7. Have the appropriate city boards and commissions expressed support and/or approved the project? What is the nature and level of community support for this project? Please attach any letters of support to your application.

Housing Greenfield voiced support at their 13 November meeting. Former Director of Community and Economic Development MJ Adams and current Director Amy Cahillane have been and are strong advocates of this project. Clare Higgins of Community Action and members of the local banking community enthusiastically endorse the building of this affordable home. We will repurpose a design by the Greenfield firm Jones Whitsett Architects that will fit into the neighborhood aesthetic and will be familiar to Habitat's regular construction volunteers. Three members of the volunteer leadership team are Greenfield residents as is PVHH's executive director, others hail from nearby Franklin County communities.

8. In the case of partial CPA funding, what would be your next steps?

We will apply for additional grants and seek financial support from individuals, banks and businesses (already an anonymous donor has committed \$5,000). We plan to submit a request to MassHousing's Neighborhood Stabilization Program and will approach local banks and businesses for support. Habitat's costs for construction are offset by discounted materials from local building suppliers, donations of inkind services and goods and volunteer labor. There will be proceeds from the sale of the home.

## 9. Budget:

Some definitions:

Personnel: Any paid staffing

Equipment: items with a useful life expectancy of more than one year.

Supplies: items with a useful life of less than one year.

Contractual: any work that is done for a limited period of time by a person/organization with specialized

skills, e.g. lawyer, surveyor, etc.

Construction: all work done on a particular property or building including erecting, altering or remodeling.

Please leave any category blank that does not apply to your project.

Category	CPA Funds	Other Funding Source	In-Kind Value	Total
Personnel				
Equipment				
Supplies				
Contractual				
Construction	\$15,000	\$260,000		\$275,000
Other				
TOTAL	\$15,000	\$260,000		\$275,000

Describe the basis for your budget and the sources of information you used.

We compared construction costs for other single family homes we have built against the project specifics of this site to come up with a total estimate for construction costs.

We will be applying for additional grants and there will be proceeds from the sale of the home. The cost of construction will exceed what someone earning 60% AMI can afford so subsidy is needed.

If grant funding does not come through from other sources we will do a community fundraising campaign.

## Other Funds:

- Please identify the other sources of funding including federal, state, or local government or any other sources.
- Cash means that the source is providing funds.
- In kind means that the source is going to give labor or goods, but no cash. In kind support still has value. How much would it cost if you were to pay for the labor or goods?
- Confirmed means that the organization or business has made a commitment to supply the items, labor or funds

Organization	Item	Amount or	Cash	In kind	Confirmed
		value	(Please	(Please	(Y or N)
			check)	check	
Mass Housing NSP	Construction	\$120,000	<b>✓</b>		N
Home sale	Construction	\$110,000	<b>✓</b>		N
Other fundraising	Construction	\$30,000	<b>✓</b>		N

## 10. Timeline:

Please provide a schedule for project implementation. Please include major tasks, e.g. survey, acquisition of historic documents, etc.

Task	Estimated Start	Estimated completion	
Permitting & Design	December 2023	April 2024	
Construction	April 2024	May 2025	
Sale of home	June 2025	September 2025	

# 11. Implementation:

Please provide the project manager's contact information if different from applicant.

Project Manager (Paid or	Phone	Email
volunteer)		

12 Maintananca	$II \cap \cap V \cap I$	hlan	レ if	nota	nn	lical	പപ	+0 1	OUR	nroi	inct	• '
12. Maintenance	Leave	viaii	ĸп	HUL a	pμ	ııcaı	JIE	י נט	youi	יט וע	JECL	. /

If your project requires ongoing maintenance, who will be responsible for that for the 5 years after completion? How will that maintenance be funded?

n/a - homeownership		

To the best of my knowledge and bell	ief, all data in this application are true and correct. This document has
been duly authorized by the individua	al or governing body of the applicant.
Name of authorized representative:	
	Megan McDonough
Title, if appropriate	
	Executive Director
Email	
	megan@pvhabitat.org
Phone number	413-586-5430
Signature of Authorized Representati	ve Williams
Date Signed	14 November 2023



Greenfield Community Preservation Commission 14 Court Sq., Greenfield, MA 01301

November 8, 2023

Dear Members of the Greenfield Community Preservation Commission,

I am writing to express Community Action Pioneer Valley's strong support for Pioneer Valley Habitat's upcoming project to build a small single-family home at 184 Petty Plain Rd. in Greenfield. This project aligns perfectly with CAPV mission and values as the federally designated anti-poverty agency for Franklin County; we strive to "help people attain economic stability and security, and work to build communities in which all people have the opportunity to thrive."

Pioneer Valley Habitat has a long and commendable history of making affordable homeownership a reality for local families. By supporting this project, The CPC's investment will ensure that a local family has stability for the children and their parents, resulting better educational and health outcomes for the family in long-term.

I urge you to fund Pioneer Valley Habitat's request for \$15,000 in funding for this project. Your support will play a pivotal role in making the dream of affordable homeownership a reality for a family and when families have a place to call home, everyone in the community benefits.

Sincerely,

Clare Higgins, Executive Director

#### COMMUNITY SERVICES

Center for Self-Reliance
Food Pantries
Community Resources & Advocacy
Homelessness Prevention
Money Matters
VITA Free Tax Assistance Program
Community Collaborations
Franklin County Resource Network
RSVP of the Pioneer Valley
Three County CoC

#### **ENERGY PROGRAMS**

Electric Efficiency Audits Fuel Assistance Heating System Repair Weatherization

#### FAMILY SUPPORT PROGRAMS

Family Resource Center Healthy Families Massachusetts Family Center/CFCE ParentChild+

#### HEAD START & EARLY LEARNING PROGRAMS

Head Start at Home Early Head Start Head Start

#### WIG

Breastfeeding Support Nutrition Screening & Education Supplemental Food

#### YOUTH & WORKFORCE DEVELOPMENT PROGRAMS

Adult Workforce Development Youth Workforce Development Youth Leadership Development Groups & Individual Support Communities That Care Coalition

#### MAIN OFFICES

Franklin County 393 Main Street Greenfield MA 01301 Phone: 413.774.2318 Fax: 413.773.3834

Hampshire County

155 Pleasant Street Northampton MA 01060 Phone: 413.582.4230 Fax: 413.582.4248

### North Quabbin

119 New Athol Road, Suite 150 Orange MA 01364 Phone, 978.544.5423 Fax: 978.544.2805

Info@communityaction.us communityaction.us facebook.com/communityaction.us







# letter of support: Pioneer Valley Habitat

Amy Landry <amy@pvhabitat.org>

Tue, Nov 14, 2023 at 3:31 PM

To: "cpc@greenfield-ma.gov" <cpc@greenfield-ma.gov> Cc: Megan McDonough <megan@pvhabitat.org>

Below, please find a letter from a Greenfield homeowner who when we told her we are soon building again in Greenfield wanted to share what building and buying her first home through Pioneer Valley Habitat has meant to her.

Amy Landry

Director of Resource Development

**Pioneer Valley Habitat for Humanity** 

Come build with Habitat! www.pvhabitat.org/ways-to-volunteer/

From: C Pylant <a href="mailto:christapylant@gmail.com">christapylant@gmail.com</a> Sent: Tuesday, November 14, 2023 12:00 AM

To: Amy Landry <amy@pvhabitat.org>; Megan McDonough <megan@pvhabitat.org>

Subject: Grant piece

I'm writing this from my cozy home as one of the first snows this year falls outside. I built this house with an army of volunteers for Pioneer Valley Habitat for Humanity, an organization that guided me carefully through the process of becoming a first-time homeowner. So much has changed in the world since we finished building this house. To say that I'm fortunate would be an understatement. My home provides a sense of security, accomplishment, and sanctuary. Building it empowered me to approach other life challenges with confidence. I was a single mother managing housemates,

paying more in rent and utilities than I pay as a homeowner. Now I'm an independent woman

who owns her own home. Affordable homeownership allows me to take risks in my career

endeavors, knowing I'll always be able to pay my mortgage. It allows me to return at the end

of the day to a safe, comfortable home of my own, still warmed by the memories of

having built it alongside some of the most generous and integrous people I've had the good

fortune to know. I'm grateful every day for the opportunity to have built and bought my

own home with Pioneer Valley Habitat for Humanity. It's been a life-changing experience.

>>

Christa



November 9, 2023

Greenfield Community Preservation Committee C/O Christian LaPlante 14 Court Square Greenfield, MA 01301

Dear Christian LaPlante,

Greenfield Savings Bank has been a longtime supporter of Pioneer Valley Habitat for Humanity, partnering on Federal Home Loan Bank affordable housing grants, sponsoring fundraising events and most recently there have been conversations held about home sponsorships. One of Greenfield Savings Bank's employees contributes significant time as a member of PVHH's Homeowner Selection Committee.

We urge the Greenfield Community Preservation Committee to fully fund Pioneer Valley Habitat's request for support on an affordable home construction at 184 Petty Plain Rd. in Greenfield. Habitat has a long-standing track record of completing projects on time and with financial due diligence, have a history of 54 homes that have been completed to date.

The small, sturdy, sustainable all-electric home that Habitat proposes for this site will offer a first-time homebuyer, with low but steady income, the opportunity to experience the long-term housing security which leads to a spectrum of improvements in health, education, personal wealth, and fulfillment.

For a modest investment of \$15,000, the CPC's partnership with Habitat will translate into more stability for a household and for our community.

Thank you for your Consideration.

Sincerely.

Thomas Meshako President & CEO



November 9, 2023

Greenfield Community Preservation Committee C/O Christian LaPlante 14 Court Square Greenfield, MA 01301

Dear Christian LaPlante,

Greenfield Savings Bank has been a longtime supporter of Pioneer Valley Habitat for Humanity, partnering on Federal Home Loan Bank affordable housing grants, sponsoring fundraising events and more recently conversations about home sponsorships. A bank employee contributes significant time as a member of PVHH's Homeowner Selection Committee.

We urge the Community Preservation Committee to fully fund Pioneer Valley Habitat's request for support on an affordable home construction at 184 Petty Plain Rd. in Greenfield. Habitat has a demonstrated track record of completing projects on time and with financial due diligence. 54 homes have been completed to date.

The small, sturdy, sustainable all-electric home Habitat proposes for this site will offer a first time homebuyer with low but steady income the opportunity to experience the long-term housing security which leads to a spectrum of improvements in health, education, personal wealth and fulfillment.

For a modest investment of \$15,000, the CPC's partnership with Habitat will translate into more stability for a household and for our community.

Thank you for your Consideration.

Sincerely,

Lori Grover

SVP Senior Residential Loan Officer

# Housing Greenfield 45 Forest Avenue Greenfield, MA 01301

413-773-0228

November 14, 2023

To Whom it May Concern:

On behalf of Housing Greenfield, Greenfield Massachusetts' housing advocacy organization, I am pleased to write this letter of support for Pioneer Valley Habitat for Humanity's application for funding of a single family home for low- and moderate-income residents at 184 Petty Plain Road in Greenfield. If awarded a grant, it will greatly enable Pioneer Valley Habitat for Humanity to meet its goals for this much needed project.

Members of Housing Greenfield met with Megan McDonough of Pioneer Valley Habitat for Humanity and understand that this project will be a deed restricted home designed for low- and moderate-income residents. Because this project will be adding to the housing stock in Greenfield for low- and moderate-income residences, we strongly support its development.

The affordable housing shortage in Greenfield is at critical point. Approximately 66% of Greenfield's residents would be eligible for some level of housing affordability supports if such housing or vouchers were available. The addition of new affordable units for low- and moderate-income residents in the heart of Greenfield's downtown district will make a significant contribution toward ending this housing shortage.

Housing Greenfield fully supports the Pioneer Valley Habitat for Humanity's development of 184 Petty Plain Road and looks forward to it as an important addition to our community. We hope that you will award funding to Pioneer Valley Habitat for its application to help it achieve its housing plans. Thank you very much for your consideration.

Sincerely,

Susan Worgaftik Coordinator, Housing Greenfield

1016 Main St, Rear Louisville, CO 80027 Mjadams9@msn.com November 9, 2023

Greenfield Community Preservation Committee 14 Court Square Greenfield, MA 01301

Subj: Pioneer Valley Habitat for Humanity Funding Request

Dear CPC Members,

Pioneer Valley Habitat for Humanity builds homes in partnership with families and communities to change futures, especially for the children of the Habitat homeowners. I am writing to urge you to give strong and favorable consideration to Pioneer Valley Habitat's request for funding for the new home to be built on Petty Plain Road.

Prior to serving Greenfield for the past several years and working to address the broad spectrum of housing needs in Greenfield, I had the honor to serve as the Executive Director of Pioneer Valley Habitat. During my tenure, PV Habitat completed the Montague City Road homes and also established a partnership with Franklin County Tech building another three homes in Montague. When Solar Village was nearing completion (a development under construction by RDI), a future homebuyer was struggling to compete their sweat equity (I believe they were responsible for painting the interior of their home to be). RDI called on PV Habitat for assistance and Habitat sent several work parties to help the homeowner complete their painting.

Later, while working at FCRHRA, I encouraged the leadership to transfer the Petty Plain Road house (which was owned by RDI and sitting vacant), to PV Habitat. Later when I was working for Greenfield and the Petty Plain house was still sitting vacant, I strongly encouraged RDI to address the vacant house. RDI did demolish the home in 2016 and I was pleased to learn last year that RDI was going to transfer the land to PVHabitat.

I share all this as background and in belief that a new Habitat home on this site would be beneficial not only to the family that will come to call it home, but also will serve as a visible tribute to Greenfield's caring and compassion and profound understanding of the importance of stable living environments in supporting families Greenfield is making great strides on creating additional housing – the Wilson's development will bring 65 new workforce rental apartments to Downtown; the Wells Street Development will bring an additional 36 apartments to folks in need of housing with supportive services to the community. Greenfield is currently working to update its housing needs assessment, which I am confident will demonstrate the need for affordable homeownership. I am aware that many in the community are looking to repurpose the Hope St parking lot for additional housing. In addition, a Town-owned lot on Washington St may also become available. The Petty Plain Road site will be a great project to add to all of Greenfield's housing efforts.

Habitat is the stone soup of housing — everyone puts something in the kettle and it yields an important and impactful result for all. PVH has the land, the leadership, the tools, the volunteers and will find and support the Habitat family through construction and into the first year of homeownership. Habitat needs the financial resources to put the tools and materials in the hands of the volunteers to build a home. Funds from the Community Preservation Fund can contribute to help complete the soup.

I'm confident you will find this development very worthy of CPA funds and I strongly urge Greenfield to provide financial support so that Habitat can pull all the elements together and build this home! Thank you.

Warmest regards from Colorado and keep up the Good Works!

MJ Adams