



Habitat for Humanity North Shore to purchase the property and commence construction of the housing.

A map of the site is shown below. The site is predominantly upland. It is in a Zone 11 (Zone of Contribution to a Public Supply Well). It is partially developed with an existing house (which is intended to be demolished) and a cell tower (which will be retained).



The following are preliminary plans for the project:

*Please read through the CPA Guidelines for Project Submission prior to completing this application.*



In 2013, the Metropolitan Planning Council (MAPC), Boston's regional Planning Agency worked with the Town of Hamilton through the Board of Selectmen, Planning Board and the Affordable Housing Trust to develop the Hamilton Housing Production Plan. This Plan set a goal to produce fourteen affordable housing units each year. In the past four years, only five units have been created, including the two units by Habitat for Humanity North Shore.

The Housing Production Plan notes that in 2012 the median price for a house in Hamilton was \$360,000. However, 28% of households in Hamilton earn less than \$40,000 annually. One fifth (20%) of Hamilton residents are low income and half of these households can be classified as very low income or extremely low income, earning less than 50% of the Average Median Income (AMI). In addition, 39.4% of Hamilton residents spend more than 30% of their income on housing.

Hamilton has 86 units on the Subsidized Housing Inventory (SHI). This is 3% of the total units in Hamilton, which is well below the 10% affordable housing goal set forth by Chapter 40B MGL. This is the third lowest percentage of affordable units within the MAPC's North Shore Task Force sub-region. In order to meet this goal, Hamilton will need to produce 276 affordable units.

This project will further the goals of the Hamilton Housing Production Plan by creating seven affordable housing units.

Another goal in the Community Preservation Plan states "reinforce existing and establish new partnerships to leverage resources to advance housing production and programs." The Affordable Housing Trust has worked with Habitat for Humanity in the past. This partnership produced two affordable housing units at 270 Asbury Street and 0 Lincoln Street. Habitat for Humanity North Shore also has a Host Community Agreement with the Hamilton Board of Selectmen to produce affordable housing in the town.

3. **Timeline:** What is the schedule for project implementation, including a timeline for all critical milestones? Will this be a multi-year/multi-faceted project? If so, the proposal should be submitted in two phases; phase one for the study/engineering, followed by phase two for the project completion.

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Habitat for Humanity North Shore (with financial assistance from the Hamilton Affordable Housing Trust) intends to acquire the property in November 2019. They will apply for a Comprehensive Permit (through Chapter 40B MGL) soon after, with the hopes that the Zoning Board of Appeals issues an approval in June 2020. Following the issuance of the Comprehensive Permit, it is anticipated that construction will commence in the summer of 2020. It is planned that the construction in the Fall of 2020 will include site preparation, the installation of a septic system, foundations, the construction of the road and initial work on the first unit.

4. **Budget:** Please provide a full budget including the following information, as applicable.

(NOTE: CPA funds may not be used for maintenance):

- a. Total amount of the project cost, with itemization of major components.

It is intended that the project will cost \$1,200,000 plus acquisition costs to complete. Acquisition costs will be determined in the fall. It is anticipated that each house will cost \$150,000. Approximately \$150,000 will be incurred for site preparation and the construction of the road.

- b. Additional funding sources. Please include those that are available, committed, or under consideration including fundraising, other grants, etc.

It is hoped that the project will obtain HOME funds and Federal Home Loan Bank Funds. Habitat for Humanity North Shore will also apply to People's United Bank and the Institution for Savings for grants.

- c. Describe the basis for your budget and the sources of information you used, including evidence detailing that the lowest bid has been received.

Habitat for Humanity North Shore has constructed several affordable homes in the past. Much of the work is completed by volunteers and students from nearby vocational schools. Some of the construction materials will be donated.

5. **Support:** Have the appropriate Town Boards and Commissions expressed support and/or approved the project? What is the nature and level of community support for this project? Please provide evidence that you are qualified and eligible to undertake the project.

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This project will be developed in partnership with the Hamilton Affordable Housing Trust, which is the relevant town board for affordable housing. Once this initial funding is secured, the project will be reviewed by the Hamilton Zoning Board of Appeals, with assistance from all other town regulatory boards and commissions.

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