

Town of Conway, Massachusetts  
COMMUNITY PRESERVATION COMMITTEE

**Funding Request Form**

**Project Title:** Deerfield Road Affordable Home

**Full Name of Entity Submitting Application:** Pioneer Valley Habitat for Humanity, Inc  
(If submitted on behalf of an organization, please include a statement from an officer of the organization certifying organization's approval.)

**Contact Person Name:** Megan McDonough

**Address:** PO Box 60642  
Florence, MA 01062

**Telephone(s):** 413-586-5430 x106

**Email:** Megan McDonough

**Purpose:** Please check all that apply  Open Space  Community Housing  
 Historic Preservation  Recreation

**Full Description of Project: (Attach a separate sheet if necessary.)**

Pioneer Valley Habitat for Humanity has been a developer of affordable homes in Franklin and Hampshire Counties for 32 years. We have acquired land in Conway on South Deerfield Rd. and propose to build a single-family home for a family earning up to 60% of the Area Median Income. We will work with the town of Conway to ensure that the home is affordable in perpetuity and listed on the state affordable housing inventory. The home will be energy efficient and will be assessed for feasibility of solar PV installation for zero net possibility. The future homeowner will put in sweat equity hours alongside dozens of community volunteers, building not only stability and self-sufficiency through an affordable homeownership opportunity but also social capital through working with community members from all walks of life. \*

We are excited at the prospect of Pioneer Valley Habitat's first project in Conway where the median price for the 10 homes currently listed for sale in the town on zillow.com is \$270,500. The home to be built at 638 South Deerfield Rd. will be sold for \$125-175,000, making it affordable for a family with household earnings of up to about \$51,000 for a family of four (60% of the AMI). This will offer a family who might otherwise be priced out of the Conway housing market the opportunity to live in this special small community.

Habitat homes are built with volunteer labor, using students from local vocational schools when feasible and volunteers from this and other nearby towns. Hardworking future homeowners build alongside students and retirees, bankers and realtors, community members of all stripes. Community volunteers, when they walk away after building with Habitat tell us *their* lives have been transformed and enriched by the experience. We will reach out locally to encourage the participation of Conway residents in events, fundraising and volunteer opportunities – it is the foundation of Habitat's community-build model. \*

With almost 50 homes completed in eight cities and towns across the two counties in our 32-year history, we are accustomed to working with municipal departments to ensure compliance and communicate needs on the build site as necessary. We anticipate that barring unforeseen circumstances we will complete the home in 12-16 months from the time construction starts and our costs will be contained.

This is a terrific opportunity for the town of Conway to add an inclusive homebuying option for a family who is ready to own a home but has not been able to achieve that milestone through traditional lending channels. In the town that has made big-hearted community engagement legendary through decades of hosting the annual Festival of the Hills, creating a welcoming space for the building of a family's dream seems a perfect fit.

*\* Due to restrictive pandemic health and safety protocols, we have adapted Habitat's community-build model to adhere to state and local (and our own) construction guidelines. It is our sincere hope that we will be able to re-engage the community at previous levels some time during the project in Conway!*

**Requested Attachments:**

- X Property Address including Conway Assessor's Map, Lot and Parcel Number ATTACHED
- X Name of Current Owner – Pioneer Valley Habitat for Humanity
- X Copy of deed to Current Owner, if available ATTACHED
- X Description of the property ATTACHED
- X Maps if relevant ATTACHED
- \_\_ Surveys, if available
- \_\_ Appraisals and Agreements, if available;
- X Budget detailing construction and maintenance costs, funding+revenue sources ATTACHED
- X Letter of support, Girshman ATTACHED
- X Letter of support, Winans ATTACHED
- X Letter of support, Kuhn Riddle ATTACHED

**Amount of Funding Requested:** \$ \$45,000

**Time Line of Project:** Pre-Construction Late Spring 2021 – Spring 2022; Construction Summer 2022 – Fall 2023. We are in the very preliminary stages of pre-construction, having acquired the property only in fall 2020. We are finishing two homes currently and building two more homes in the next 12-14 months before embarking on construction in Conway.

**If this project is expected to continue beyond next fiscal year, please provide a phasing schedule.**

Design and permitting	Spring 2021 – Spring 2022
Onset of construction	Summer 2022
Completion/Closing	Fall 2023

## Funding Request Questionnaire

Please respond to all relevant questions, and expand as necessary with attached pages, or by adding lines in this MS Word document. Do not delete any questions.

### General Questions

- 1) **How would the project preserve the character of Conway?** Conway has long been an inviting, welcoming community, a genial mix of many-generation residents and newcomers from other parts of the valley and beyond. The area attracts and keeps families who want to raise their children in a community with a close-knit school community, a broad range of activities for all ages, recreation and open space. This home will be a place for a family to enjoy these benefits. Habitat homebuilding is not unlike old-fashioned barn-raising, fitting for the small town, neighborly sensibilities of a place like Conway. This home will boost Conway's diverse housing stock, helping to support a healthy and economically diverse community.
- 2) **Does the project have other sources of funding? If so, indicate percentage and type (grant, donation, in-kind services).** The home on South Deerfield Road will be constructed on land donated by an individual and built with volunteer labor. The future homeowner will seek financing through the USDA 502 mortgage program, which will provide coverage of a significant portion (almost 70%) of the project's costs. Conway CPC funding early in the project will give us a leg up on the project fundraising. With a successful CPC award in hand, we would then seek another \$10,000 from other sources, including a local bank partner, to meet our budget.
- 3) **Does the project require urgent attention?** For a family living under duress in poor housing conditions, their need for decent housing is tangible and immediate. Habitat provides a realistic, achievable pathway to the safety and security that comes through affordable homeownership. This week, median price for the 10 homes currently listed for sale in the town on zillow.com was \$270,500, which is not affordable for a hardworking family with low income.
- 4) **Does the project serve a currently underserved population?** The home will be sold to a family making up to 60% of the area median income which is currently \$51,225 for a family of 4. One of the requirements of applicants is that they have a demonstrated housing need, which usually is an indicator of families living in substandard conditions due to lower income or being unable to afford a mortgage loan for a typical home in the community.
- 5) **Does the project preserve a threatened resource?** No.
- 6) **Does the project fit within the current zoning, environmental, building, and other regulations?** Yes.
- 7) **Does the project have a means of support for maintenance and upkeep?** Habitat has a rigorous screening process for homeowner applicants to assess their ability to pay an affordable mortgage. The future homeowner – the Habitat “partner family” – will be selected prior to the onset of construction, will help to build her/his future home and therefore know it inside and out. After the initial builder's warranty is completed it will be the new homeowner's responsibility to maintain their home. The relative stability of having a fixed mortgage payment will help the homeowner save over time for future repairs and ongoing maintenance.

- 8) **Does the project involve currently owned town assets?** No.
- 9) **What community support does the project have?** Conway residents Kate and Tom Winans have agreed to join the project Build Team, the volunteer body that shepherds the project through from pre-construction to closing, meeting weekly during the life of the project to ensure compliance and completion on time and within budget. The local knowledge and enthusiastic support that they bring will complement the expertise of others on the Build Team who will be drawn from among the ranks of Pioneer Valley Habitat's longtime Build Team members. We are at such an early stage of the project that we have not yet had the opportunity to engage more fully with Conway residents on opportunities to bring them into the project. We anticipate using vehicles such as the Conway Visitor and Conway Nextdoor for community outreach.
- 10) **Does the project have support from another Board or Committee?** We have been in contact with members of the Select Board (executive director Megan McDonough will present the project at an April meeting TBD) and Planning Board (members have expressed enthusiasm for the project) and Preservation Committee.
- 11) **Does the project have the support of the majority of immediate abutters?** We have not yet met with abutters.
- 12) **Does the project reclaim abandoned or previously developed resources?** This property has undergone demolition and some initial development.
- 13) **Does the project require special permitting?** Not that we are aware of at this stage.
- 14) **What volunteer possibilities exist?** A Build Team comprised of 5-6 volunteers will meet weekly in the months prior to construction start and throughout the life of the build to provide leadership and oversight. Habitat homes are built with hundreds of volunteer labor hours, so there is a great need to engage ongoing construction volunteers. On previous builds local volunteers have also been engaged in providing refreshments and helping to organize fundraising and celebratory events. A volunteer mentor works with each prospective homeowner family from the day the family is selected through the first year of homeownership.
- 15) **What volunteer work has been completed or pledged?** Two Conway residents and one Amherst resident have thus far committed to serving on the Build Team. Members of the planning board and preservation committee have been kept apprised and are helping to spread the word about this build. We were approached by local architectural firm Kuhn Riddle who have indicated their interest in supplying the design for this home pro bono. Someone from that firm will also sit on the Build Team.

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**Affordable Housing Questions**

**1. Will this involve the renovation of an existing building? If so, plan must address the following:** n/a

- Structural soundness of the building
- Existence of lead paint (Removal required if children are to live there.)
- Existence of asbestos, pollutants, and other hazards?
- Septic system in compliance with Title 5
- Building and sanitary code compliance
- Handicap accessibility?
- Is this a conversion of market rate to affordable housing?
- Is this a tax title property?

**2. Does this project involve the building of a new structure? If so,**

- No Will the structure be built on tax title property?
- No Will it be built on Town owned land?
- Yes Will it be built on donated land?
- No Are there other grants available to help fund this project? Explain.
- Yes Are there other programs such as Habitat for Humanity involved?
- Yes Will the project be built on a previously developed site?

**3. Does the project provide housing that is similar in design and scale with the surrounding community?** The home design will come from past Habitat projects with adaptations to fit this particular site provided by Kuhn Riddle Architects. The founders “built the firm’s legacy upon a commitment to the community, thoughtful contextual design, and a connection to the environment” as their website states, indicating their sensitivity to similarity and scale in homebuilding. This combined with Habitat’s commitment to building simple, durable homes will ensure that the home will stay in keeping with its surroundings.

**4. What income level(s) would the project serve?** The home will be sold to an applicant who earns between approximately 30% and 60% of the area median income. This is the equivalent of a household income of \$ \$27,000 to \$51,000 for a family of four.

**5. What age group(s) will it serve?** All ages. Not only will there be a homeowner family’s involvement, as a Habitat project people of all ages and abilities and backgrounds will engage as volunteers (16 and older on the construction site).

**6. Will it be located near conveniences?** The home will be located just west of the intersection of Deerfield Road and Roaring Brook Road, 5 miles from the I91 N entrance and 6 miles from the I91 South entrance. The grammar school is .2 mi from the property, and the town of Conway, one mile further west, supplies a bank, post office and general store as well as numerous farm stands and home-based goods and services. Clearly the owners will need a vehicle in this rural setting.

**7. Will there be multiple units?** This will be a one-family home.

**8. Can long term affordability be assured?** In order for the home to be listed on the state affordable housing inventory, the town will need to collaborate with Habitat on a Department of Housing and Community Development (DHCD) Local Action Unit application. Habitat can take the lead on compiling the necessary information for the application but will need to work in coordination with the town to sign the agreements.

**9. Will priority be given to local residents, Town employees, or employees of local businesses?** We expect to advertise heavily in the local community during family selection, but no specific preference will be given in the lottery.