

TOWN OF PLYMOUTH COMMUNITY PRESERVATION COMMITTEE

MEMO

TO: Town Meeting, Board of Selectmen, and the Advisory & Finance Committee
From: The Community Preservation Committee
Date: Friday August 4, 2023
Re: ANNUAL FTM 2023: CPA Article 9A Habitat for Humanity Affordable Housing

ARTICLE 9A: To see if the Town will vote to appropriate from FY2024 Community Preservation Fund revenues or transfer from Community Preservation available funds or reserves, the sum of \$100,000, to grant to Habitat for Humanity for of Greater Plymouth for the purposes of constructing a signal family home with a deed restricted affordable housing on the property located at 47 Indian Ave Plymouth Massachusetts, lot 233, Plot 000, assessors map 048-054-233-000 and further to authorize the Select Board to accept an affordable housing restriction pursuant to G.L. c. 44B, Section 12 and G.L. c. 184, Sections 31-33 at 47 Indian Ave, Plymouth Massachusetts or take any other action relative thereto.

COMMUNITY PRESERVATION COMMITTEE

CPC RECOMMENDATION: Approval (unanimous)

The Community Preservation Committee voted unanimously Article 9A at its meeting held Thursday August 3, 2023

SUMMARY & INTENT:

The Community Preservation Committee recommended article 9A for Fall Town Meeting 2023 for the construction of 1 units of affordable housing located at 47 Indian Ave, which has been turned over to Habitat for Humanity. Habitat for Humanity is partnering with other funding sources to create the deed restricted signal family affordable home.

Plymouth Community Preservation Committee
FISCAL YEAR 2022-2023 APPLICATION

FISCAL YEAR 2022-2023 APPLICATION



Project Name: Affordable Housing Construction - 47 Indian Ave., Plymouth

CPA Funding requested: \$ 100,000 If the amount is unknown, will an appraisal be needed?

Y N (If yes see page 14 of the appraisal process)

Total project cost: \$ 289,630

Category—check all that apply: Open Space/Recreation Historic Housing

Lot and Plot: Lot 233, Plot 0000

Assessor's Map #: 048-054-233-0000

Number of acres in parcel: 0.12 acre

Number of proposed housing units: 1

Are there any existing deed restrictions on this property? No Don't know Yes/DESCRIBE

Describe restrictions below:

Currently, there is no deed restriction on the property, however when we sell the mortgage to the selected homeowner, there will be a deed rider that restricts the property to be affordable in perpetuity.

Project Sponsor/Organization: Habitat for Humanity of Greater Plymouth, Inc.

Contact Name: Amy Belmore

Address: P.O. Box 346, Carver, MA 02330

Phone #: 617-908-4653 (cell preferred) E-mail: amy@hfhplymouth.org

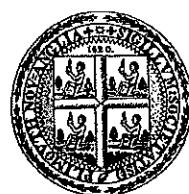
Amy Belmore
Applicant Signature

6/27/23
Date submitted

APPLICATION REQUIREMENTS:

A complete application consists of this application page (the specific amount of CPA funding is required), along with the following:

- A detailed description of the project explaining how your proposal benefits the Town of Plymouth and how it meets CPA goals and selection criteria outlined at the end of this application packet.
- Are there any special permit, variance or other approvals required? Are there any legal ramifications or impediments to this project?
- A detailed project budget including any additional revenue sources. Will there be any annual costs to the town once the project is operational?
- A project timeline.
- Additional supporting information such as photographs, plot plans, and maps (if applicable).
- Applicant must provide all title information for the property.
- Applicant must initial each page in the space provided.



Plymouth Community Preservation Committee
FISCAL YEAR 2022-2023 APPLICATION

PLEASE SEND 11 COPIES (DOUBLE-SIDED) OF YOUR APPLICATION TO:
The Community Preservation Committee, Plymouth Town Hall
26 Court Street, Plymouth, MA 02360

Applications may also be dropped off at the Town Clerk's office.
or in the CPC mailbox at Plymouth Town Hall.

The deadline for submitting an application is last Friday in February for Spring Town Meeting,
and last Friday in June for Fall Town Meeting.



MEMORANDUM OF UNDERSTANDING

Project Name: Affordable Housing Construction - 47 Indian Ave.

Applicant Name: Habitat for Humanity of Greater Plymouth, Inc.

Address: P.O. Box 346, Carver, MA 02330

Phone #: 617-908-4653 (cell preferred) E-mail: amy@hfhplymouth.org

I understand that there are certain conditions and responsibilities involved in receiving CPA funding.
My signature below indicates that I have read the following conditions and agree to follow them if my
application is recommended to and approved by Town Meeting:

1. I understand that the funding process follows procedures described in the Community Preservation Act, M.G.L. Ch. 44B and that this places certain restrictions on how payments may be made.
2. In order to acknowledge the Community Preservation Act, and thus the contributions of the Plymouth taxpayers, I will:
 - Order, pay for and place a temporary "Community Preservation Works" sign or banner in front of the project. The Community Preservation Committee will provide the approved design. Approximate cost for the banner is generally \$250-\$300.
 - Acknowledge the contributions of the Community Preservation Act in all press releases, newsletters, and other publicity.
 - Include recognition of the Community Preservation Act if a permanent plaque or sign is placed on the project.
3. If requested I will supply the Community Preservation Committee with quarterly financial up-dates the project.
4. As needed, I will assist in the process of obtaining the required deed restriction to help protect the property in perpetuity.
5. The Applicant agrees to adhere to the intent and the spirit of the presentation made to Town Meeting.

Print Name

Amy Belmore, Executive Director, Habitat for Humanity Gtr. Plymouth

Signature

Amy Belmore

6/27/23
Date

H

rev. 05/2022

AB
initial here



Plymouth Community Preservation Committee

26 Court Street
Plymouth, MA 02360

Request for Funding Proposal

Habitat for Humanity of Greater Plymouth, Inc.

Affordable Home Construction at 47 Indian Avenue, Plymouth

Date: June 26, 2023

1. Narrative

A. Description of Project

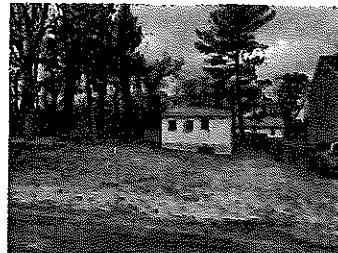
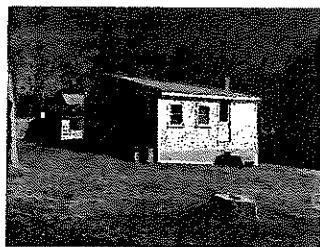
Habitat for Humanity of Greater Plymouth, Inc., (Habitat or HFHGP) respectfully requests consideration of \$100,000 in funding for our current project at 47 Indian Avenue, Plymouth. When completed, the project will provide a three-bedroom, single-family affordable home that will be counted on the Commonwealth of Massachusetts Executive Office of Housing and Livable Communities' (EOHLC), (formerly Department of Housing and Community Development), Subsidized Housing Inventory (SHI) for the Town of Plymouth.

As with other Plymouth projects, such as our most recent three home project on Long Pond Road, this project will be a collaborative initiative between Habitat and the Town of Plymouth's Office of Community Development (Community Development or OCD). OCD provided essential funding through a Community Development Block Grant to enable Habitat to purchase the property and the sale was recorded with the Registry of Deeds on May 16, 2023. Additional funding is being assembled via anticipated grants, Affordable Housing Trust funds, private donations, and discounted trades and materials from local contractors and businesses.

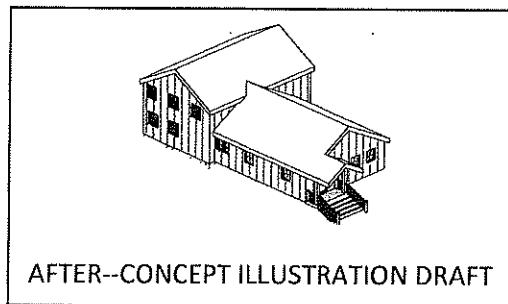
This will be an interesting project for Habitat in that we will be rehabbing an existing 20' x 28' cottage, originally constructed in the 1950s, in a long-established neighborhood of 50' x 100' lots and adding an addition to provide more living space. Plans call for first lifting the cottage, installing frost walls under to upgrade a non-existent foundation, and pouring a new a foundation for the addition. After the foundation is in place, we will undertake rehab/renovation of the front structure along with construction of the two-story addition.

The existing small cottage is unfinished, with the interior partially framed out and containing some rough electrical and plumbing. HFHGP's plan is to make use of the existing one-level structure, and expand it by adding a two-floor addition off the back to create a 3-bedroom home for a low-income family in need (total appx 1,400 sq ft). A blighted shed currently located at the rear of the property will be demolished to provide space for the addition. Fortunately, there is a recently upgraded 3-bedroom septic system and town water. With assistance from our team of

pro-bono professionals including an architect, structural engineer, civil engineer, site surveyor, and construction supervisor, we developed the floor plan and are in the process of applying for building permits. We are grandfathered for setbacks under the 1950 original construction, which provides sufficient area for the addition which will be sized 18' x 26'. The addition will provide an additional 2 bedrooms and a bathroom. We are starting with shed demolition in June, followed by foundation work in July. Once the foundation work is complete we will begin a regular schedule of Habitat volunteer construction crews during the remainder of the summer and fall months into the winter months. Interior finish is planned in January 2024. The goal is to complete construction to transfer the home to the selected partner homeowner by roughly the end of February 2024.



BEFORE-- 47 INDIAN AVENUE, PLYMOUTH, SPRING 2023



AFTER--CONCEPT ILLUSTRATION DRAFT

The project has received strong encouragement and financial support from the Town Planning Department and Office of Community Development, as well as the Select Board and Town Manager from inception through timely endorsement our EOHLIC application. Once completed, the new home will be enhanced and will add to this one-hundred-year-old neighborhood that is transitioning from early cottages to year-round residences.

The selected Habitat low-income partner family will benefit by becoming first-time homeowners at an affordable price. For example, current Boston Area Median Income (AMI) for a family of 4 is \$84,100; and the selling price at Habitat's 60% of AMI will be \$204,000 with a zero-interest Habitat mortgage for thirty years. This translates into a housing cost of slightly over \$1,000 per month for principal, property taxes, and insurance.

This amount compares favorably to Plymouth-area rentals that are well in excess of \$3,000 per month for a three-bedroom apartment, leaving more room in the family budget for other essentials. Notably, a newly-released study shows that the housing wage in MA has increased by nearly \$4 per hour just in the last year. A typical renter in MA now needs to earn \$41.61 per hour to afford housing without being cost-burdened.

Habitat appreciates the productive working relationship with the Plymouth Community Preservation Committee in the support of this project and other affordable home construction projects in the past.

B. Project & CPA Goal Alignment

This Habitat project is in alignment with CPC's stated community housing goals, as follows:

Goal 1: The Act requires the Committee to recommend, wherever possible, the adaptive reuse of existing buildings or construction of new building on previously developed sites.

We will reuse and refurbish the existing 1950's cottage structure and will expand it with new construction of an addition to enhance the property and that of the established surrounding neighborhood. The end product will be a modest, energy-efficient, three-bedroom, single-family affordable home.

Goal 2: Meet local housing needs for eligible low and moderate-income individuals and families. Habitat's target population is low-income workforce families in the community who are earning no more than 60% AMI and are qualified to be first-time homebuyers. While we do look for solid employment history, Habitat homeowners are typically those who are not eligible for traditional bank financing and we provide a unique opportunity to become an affordable homeowner. After construction completion, the home will be sold to the homeowner at zero-equivalent interest, and the property will carry a **deed restriction to ensure it remains affordable in perpetuity**.

For reference, the current Boston Area Median Income (AMI) for a family of 4 is \$84,100; and the selling price at Habitat's 60% of AMI will be \$204,000 with a zero-interest Habitat mortgage for thirty years. This translates into a housing cost of slightly over \$1,000 per month for principal, property taxes, and insurance. This amount compares favorably to Plymouth-area rentals that are well in excess of \$3,000 per month for a three-bedroom apartment, leaving more room in the family budget for other essentials. Notably, a newly-released study shows that the housing wage in MA has increased by nearly \$4 per hour just in the last year. A typical renter in MA now needs to earn \$41.61 per hour to afford housing without being cost-burdened.

Goal 3: Ensure the new community housing meets or exceeds surrounding community standards with regard to density, architectural character, landscaping, pedestrian and other amenities, while conserving, as much as possible, the natural landscape.

Our plans call for a home design that is in keeping with the character of this 100-year-old subdivision, consisting of small lots that have been undergoing transformation from original summer cottages to modernized year-round homes. We include finish landscaping (modest in nature) in all Habitat builds, which will be in line with the neighborhood standard.

Goal 4: Work toward meeting the 10% State standard for community housing.

We will contribute to the Town's efforts to provide affordable housing that counts on the Commonwealth of Massachusetts' Subsidized Housing Inventory (SHI), toward meeting the 10% goal. We have already submitted our Local Action Unit Application, under the Local Initiative Program, to EOHLIC (formerly DHCD), as required for this step (see Appendix).

Goal 5: Leverage other public and private resources to the greatest extent possible.

The acquisition stage of the project was made possible by Community Development Block Grant funds provided by the Town. We will finance this construction phase utilizing a mix of funding resources in combination with CPA funds, including Plymouth Affordable Housing Trust funds, private foundation and corporate grants, individual and business donations, and in-kind solicited discounts and pro-bono services.

Habitat's operational goal is to develop the project in as short a timetable as possible and to deliver the finished home within the construction committee's financial budget. By developing this project, we will engage the community in addressing the growing critical deficit of affordable homes in the area. Our model of using volunteer labor enables us to deliver an affordable home at 50-60% of the cost compared to a traditional for-profit developer.

The broader goal of HFHGP is to provide decent, affordable homes to deserving families who are eligible first-time homebuyers in the workforce. It has been demonstrated that having a decent home is an investment in the community and the family, especially the children. Housing stability has a direct correlation to improved childhood development, academic success, and progression to higher education or vocational training, as well as improved health. By leading an all-volunteer project to build this affordable home we will not only have a positive impact on the family, but also on the volunteers who offer their time, effort, experience, and spirit to help others. The community will benefit by this investment, as well.

C. Key Staff & Development Team

Executive Director—Amy Belmore, Habitat for Humanity of Greater Plymouth

Project Director – James Middleton, Habitat for Humanity Greater Plymouth

Pro Bono Attorney—Allan Costa, Esq., Trifletti & Costa, PC

Architect (Volunteer)—Tracy Marquis, AIA, LEED AP, Marquis Architecture

Civil Engineer (Volunteer)—David Drain, Registered Engineer

Structural Engineer (Volunteer)--Aboud Alzaim, PE, AJA Engineering LLC

Construction Supervisor (Volunteer)—Douglas Ballum, Licensed Construction Supervisor*

Oversight—Treasurer, Finance Committee, Board of Directors, Habitat for Humanity of Greater Plymouth. (Please see Appendix for List of Board of Directors.)

** Doug Ballum, Construction Supervisor - Additional Professional Background*

Doug is a licensed contractor who currently works for Environmental Partners, Inc., Quincy, as a Resident Project Engineer supervising public projects in the Southeast Massachusetts region. Prior to Environmental Partners, as a partner or sole-proprietor in home-building firms he built over 200 homes in the area over the span of twenty years. Doug was also the manager of the Mid-Cape Home Centers former location in Kingston for twelve years, while overseeing 5 additional stores in the region for the company.

Doug started as a lead volunteer with Habitat for Humanity's project, building a three-bedroom, LEED Certified home on Braley Road, Plymouth in 2008. Since that time Doug has been the volunteer leader, construction supervisor, and dedicated volunteer skilled worker on seven additional new construction homes and five major home repair/rehabilitation projects. As HFHGP's most dedicated, longest-active volunteer supervisor, he has donated over 700 Saturdays' of work—over 6,550 hours, along with countless weekday hours reviewing plans, cost estimates, quotes, meeting subcontractors, applying for permits, arranging inspections, soliciting donations, coordinating trades, ordering materials, scheduling deliveries, and approving invoices.

Doug learned construction first-hand from his father, a licensed contractor. He followed with a Degree in Business Administration from Massasoit Community College. The remainder of his credentials have been through certification and training programs with employers, governmental agencies, or his own companies.

2. Special Permits & Legal Ramifications

No special permit is required for this lot. Habitat has been informed by Town of Plymouth Zoning that they accept original setbacks from 1950 construction of the cottage, namely, Front 20', Sides and Rear 10'.

We will submit to Zoning and Inspectional Services for a building permit as soon as permit-ready architectural drawings are complete, anticipated in early July.

Habitat has received a Zoning Permit for demolition of the existing shed (see copy in Appendix); demolition is due to be completed by the end of June. Others to be submitted as they become available:

- Zoning Permit – Rehab/Renovation and Addition
- Permit Set, Architectural Plans
- Building Permit

To note, related to the acquisition stage of this project, HFHGP entered into a Subrecipient Agreement with the Town of Plymouth Office of Community Development in exchange for acquisition funds which assures that HFHGP will create at least one (1) unit of housing eligible for inclusion on the MA Subsidized Housing Inventory and subject to a permanent deed restriction. The obligations under the Subrecipient Agreement are secured by a mortgage from HFHGP to the Town of Plymouth through its Office of Community Development for the value of the grant award. This mortgage will be discharged by the Town upon HFHGP's conveyance of the property to the SHI buyer, thereby satisfying its obligations.

3. Project Budget

Please see Appendix for Project Proforma Budget and Operating Budget, including a breakdown of expenses and anticipated revenue for the construction phase of this project (acquisition phase excluded). This completed project will return this property to the Town's tax rolls (assessed at affordable rate) and the homeowner will be responsible for all home maintenance.

4. Project Timeline

<u>Estimated Dates</u>	<u>Activity</u>
June 2023	Demolition of Shed & Site Prep
July 2023	Complete structural engineering/architectural plans; Apply for permit
August-September, 2023	Lift existing cottage, excavate for frost walls/foundation Complete frost walls and foundation for addition Reposition cottage on new frost walls Start construction of addition & rehab of cottage structure Complete exterior framing of rehab and addition Tight to weather—roof complete, doors/windows installed
October-November, 2023	Siding started; Interior framing complete Rough plumbing, heating, and electric Insulation, wallboard
December, 2023	Kitchen cabinets, bathroom vanities installed Finish plumbing/heating/electric Hardwood flooring Interior doors/trim
January, 2024	Interior painting Punch list and Inspections
February, 2024	Certificate of Occupancy

5. Organization Background: Mission, History and Proven Record

Please see Appendix for Organization Information & Historical Chart of Projects.

Appendices

- Pro Forma Budget
- Project v Operating Budget
- Mortgage Inspection Plan, Site Plan and Draft Architectural Floor Plan
- Recorded Deed & Affidavit for Title Insurance (including Assessors' Map #)
- EOHLC (DHCD) Local Initiative Program for Local Action Unit Application – municipal section signed by Select Board Chair
- Zoning Permit – Shed Demolition
 - other permits will be submitted as they become available:
Zoning Permit—Rehab/Renovation and Addition;
Permit Set, Architectural Plans;
Building Permit
- Organization Information and History of Projects
- List of Board of Directors
- IRS 501(c)(3) Determination Letter; Tax Identification #04-334-8433

HABITAT FOR HUMANITY OF GREATER PLYMOUTH

Project: Affordable Housing Construction - 47 Indian Avenue, Plymouth, MA

Estimated (as of 6/20/23), subject to change

SUMMARY:

Revenue:		Number	Amount Each	Total Amont
Grants & Funding:				
	Plymouth CPA Funds (request)	1	\$ 100,000	\$ 100,000
	Plymouth Affordable Housing Trust	1	\$ 85,000	\$ 85,000
	Private Grants - Corps/Foundations	1	\$ 107,000	\$ 107,000
	TOTAL SOURCES OF FUNDS			\$ 292,000
	TOTAL DEVELOPMENT COSTS (see Expense detail below)		\$ 289,630	\$ 289,630
	NET PROJECT SURPLUS (DEFICIT)			\$ 2,370

DETAIL SECTION-- EXPENSES

Expense Projections		Number	Cost Each	Total Cost
Hard Costs:				
Site Work				
	Earth Work	1	\$ 8,000	\$ 8,000
	Site Utilities	1	\$ 1,000	\$ 1,000
	Septic--existing 3BR recently upgraded	0	\$-	\$-
	Water/Wells--TBD (Town Water)	1	\$ 2,000	\$ 2,000
	Drives & Walks	1	\$ 2,000	\$ 2,000
	Site Improvement	1	\$ 2,000	\$ 2,000
	Lawns & Planting	1	\$ 1,000	\$ 1,000
	Demolition/Dumpster/Toilets	1	\$ 3,000	\$ 3,000
	Unusual Site Conditions--Reuse 1st level	1	\$ 5,000	\$ 5,000
	Subtotal Site Work		\$ 24,000	\$ 24,000
Construction				
	Concrete-forms & materials (foundation)	1	\$ 15,000	\$ 15,000
	Masonry	1	\$ 2,000	\$ 2,000
	Metals	1	\$ 2,000	\$ 2,000
	Framing & Carpentry--New first level	1	\$ 15,000	\$ 15,000
	Framing & Carpentry--2nd level: raise/reuse 1st level + add 12'x20' space	1	\$ 7,000	\$ 7,000
	Siding	1	\$ 2,500	\$ 2,500
	Roofing & Gutters	1	\$ 5,000	\$ 5,000
	Doors & Windows--24 @ \$500 each	1	\$ 12,000	\$ 12,000
	Insulation	1	\$ 5,000	\$ 5,000
	Flooring & Carpet	1	\$ 4,000	\$ 4,000
	Wallboard/Interior Finishes--rough	1	\$ 7,000	\$ 7,000
	Interior Finishes--final	1	\$ 4,000	\$ 4,000

		Number	Amount Each	Total Amont
	Cabinets & Appliances (Kitchen & Bath)	1	\$ 9,000	\$ 9,000
	Countertops	1	\$ 2,500	\$ 2,500
	Plumbing & HVAC	1	\$ 25,000	\$ 25,000
	Solar--install to be reimbursed w/grants	1	\$ 15,000	\$ 15,000
	Electrical	1	\$ 12,000	\$ 12,000
	Small Tools & Equipment Rentals	1	\$ 2,000	\$ 2,000
	Subtotal Construction		\$ 146,000	\$ 146,000
	Contingency 10% (Site + Construction only)		\$ 17,000	\$ 17,000
	TOTAL HARD COSTS W/CONTINGENCY		\$ 163,000	\$ 163,000
Soft Costs:				
	Permits/Surveys	1	\$ 1,000	\$ 1,000
	Architectural	1	\$ 2,000	\$ 2,000
	Engineering--Site + Structural	1	\$ 3,000	\$ 3,000
	Legal	1	\$ 2,000	\$ 2,000
	Bond Premiums	0	\$-	\$-
	Real Estate Taxes	1	\$ 3,000	\$ 3,000
	Insurance	1	\$ 2,000	\$ 2,000
	Security	1	\$ 1,000	\$ 1,000
	Developer's Overhead	1	\$ 30,000	\$ 30,000
	General Contractor's Overhead	1	\$-	\$-
	Construction Manager	1	\$ 42,000	\$ 42,000
	Financing/Application Fees	0	\$-	\$-
	Utilities during construction	1	\$ 500	\$ 500
	Accounting	1	\$ 1,000	\$ 1,000
	Volunteer Coordination	1	\$ 5,000	\$ 5,000
	Family Selection/Outreach	1	\$ 800	\$ 800
	Subtotal Soft Costs		\$ 93,300	\$ 93,300
	Contingency (10% of Soft Costs)		\$ 9,330	\$ 9,330
	TOTAL SOFT COSTS W/CONTINGENCY		\$ 102,630	\$ 102,630
	TOTAL DEVELOPMENT COSTS		\$ 289,630	\$ 289,630



Habitat for Humanity of Greater Plymouth, Project and Organization Budget FY23

Tax ID Number: 04-334-8433

Organization Name: Habitat for Humanity of Greater Plymouth, Inc.

Program Name: 47 Indian Ave, Plymouth

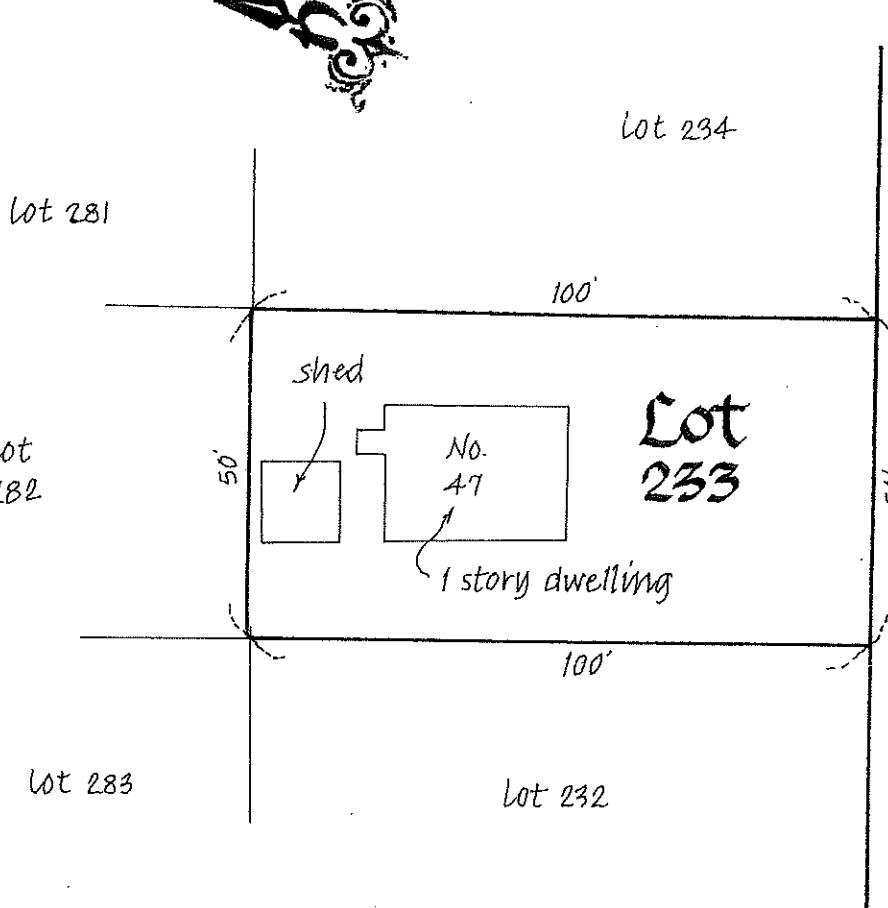
Budget Period for Organization (see footnote below) Start Date 7/1/22 End Date 6/30/23

Income Sources	This Request	Total Program Budget	% of Total	Total Operating Budget	% of Total
Government Grants-Plymouth AHT		\$85,000	29%	\$0	0%
Government Grants-Plymouth CPC	\$100,000	\$100,000	34%		
Private and Corporate Foundations		\$107,000	37%	\$74,000	12%
Individual Donations		\$0	0%	\$65,000	11%
Interest Income		\$0	0%	\$100	55%
Other Income: ReStore		\$0	0%	\$325,000	55%
Other: Events		\$0	0%	\$125,000	21%
Churches		\$0	0%	\$5,000	1%
Total Income:	\$100,000	\$292,000		\$594,100	100%
Expenses					
Salary and Administrative		\$0	0%	\$286,177	60%
Occupancy		\$0	0%	\$89,520	19%
Program— Construction Site Expense w/contingency		\$26,400	9%	\$0	0%
Program— Construction Hard Costs w/contingency		\$160,600	55%	\$0	0%
Program— Construction Soft Costs, OH		\$102,630	35%	\$0	0%
ReStore other—Occupancy & Salaries above		\$0	0%	\$42,740	9%
Marketing/Outreach		\$0	0%	\$24,000	5%
Events/Fund Development		\$0	0%	\$35,000	7%
		\$0	0%	\$0	0%
			0%		
			0%		
Total Expenses		\$289,630		\$477,437	
Excess of Revenue over Expenses		\$2,370		\$116,663	
Footnotes:					
Organization budget period, 7/1/22-6/30/23					
Project budget period, Plymouth 47 Indian Ave, 3/1/2023-6/30/2024					

MORTGAGE INSPECTION PLAN

Applicant: Habitat for Humanity of Greater Plymouth, Inc. Location: Plymouth

47 Indian Avenue



Indian Avenue

Title ref: C 131683 Flood Panel: 25023C0393L Flood Zone: X

I hereby certify that this mortgage inspection was prepared for
Triffletti & Costa, P.C.

The dwelling shown hereon does not fall in a special F.E.M.A. flood zone "A" or "V", with an effective date of 7-6-81 and the location of the dwelling does conform to the local zoning by-laws in effect at the time of construction with respect to horizontal dimensional setback requirements or is exempt from violation enforcement action under M.G.L. Ch. 40A, sect.7.

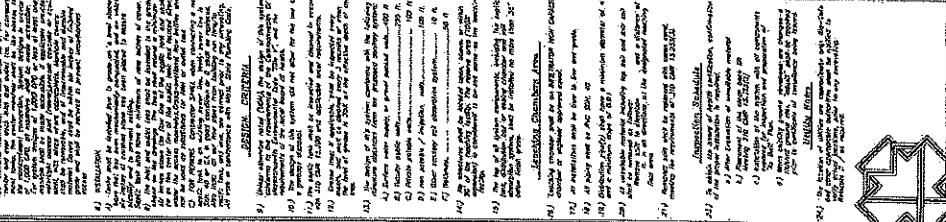
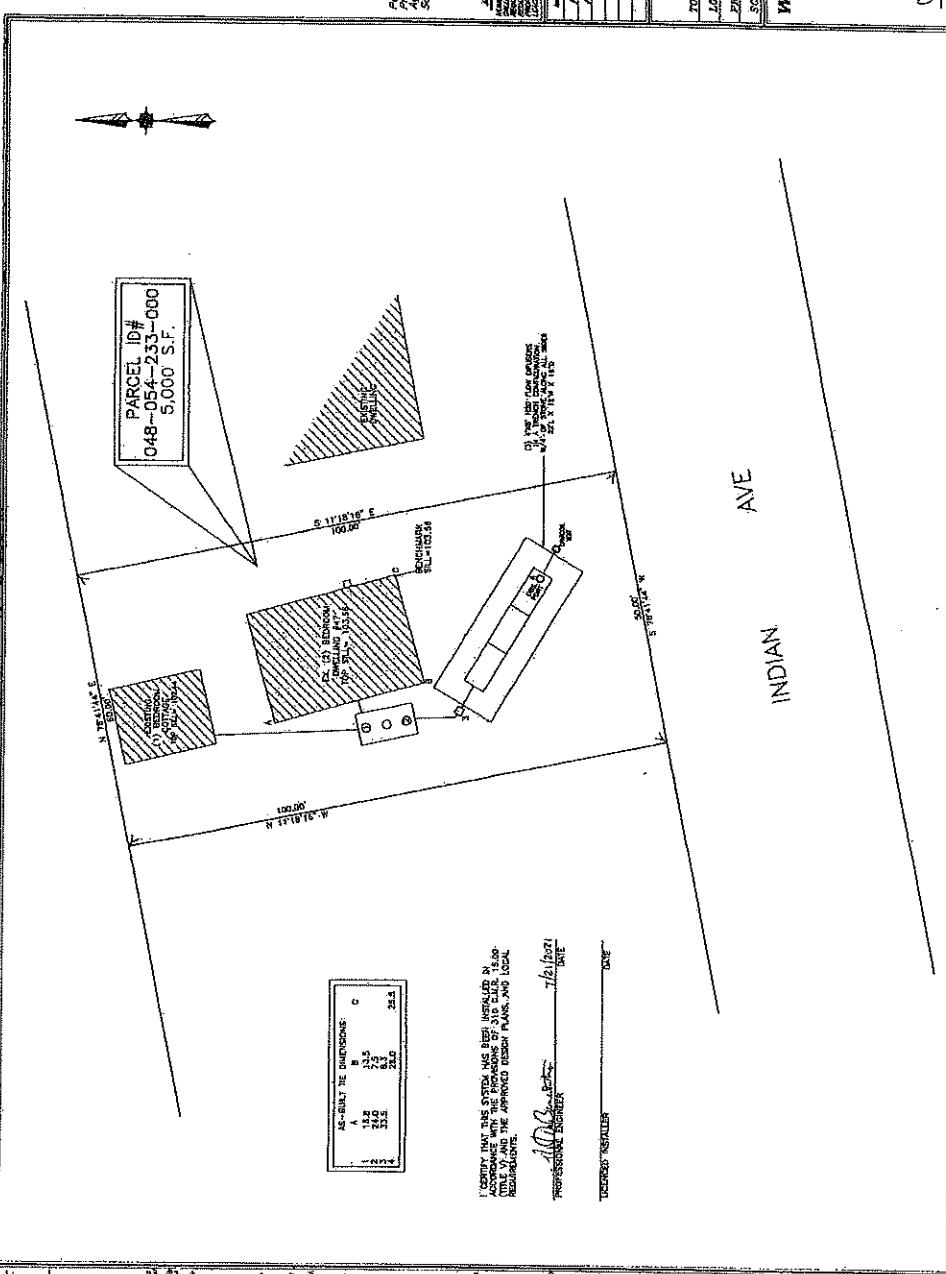
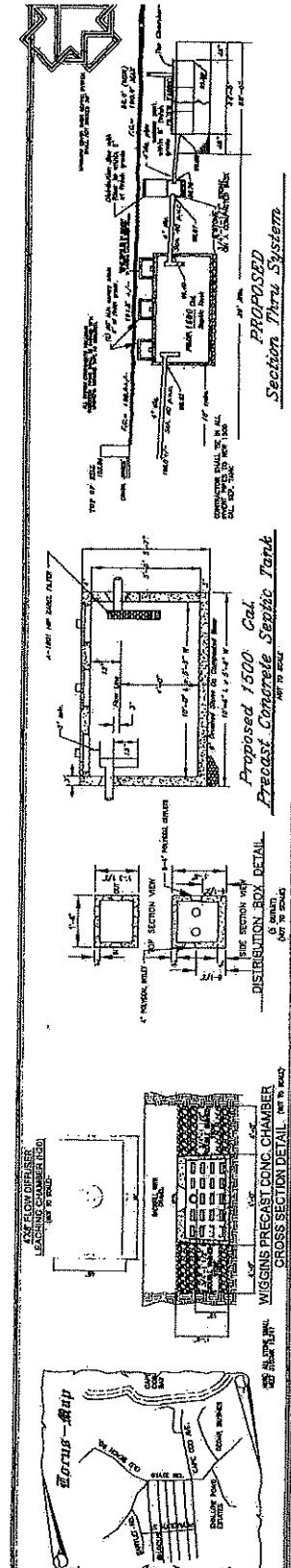
Please note: The structures shown on this mortgage inspection are shown approximate only. An instrument survey is necessary to determine a precise location of structures and property lines. This mortgage inspection must not be used for recording purposes or for use in preparing deed descriptions and must not be used for variance or building department purposes. Verification of building locations, property line dimensions, fences or lot configuration can only be accomplished by an accurate instrument survey which may reflect different information than what is shown hereon. NOTE: THIS IS NOT A BOUNDARY SURVEY AND IS FOR MORTGAGE PURPOSES ONLY.

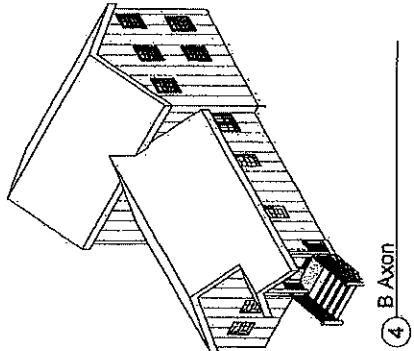


Scale: 1" = 30'
Date: 4-18-23
File No. 23-0392

COLONIAL LAND SURVEYING COMPANY, INC.

POST OFFICE BOX 350 • HUMAROCK, MA 02047 • P: 781-826-7186 • F: 781-826-4823 • E: COLONIALSURVEY@GMAIL.COM



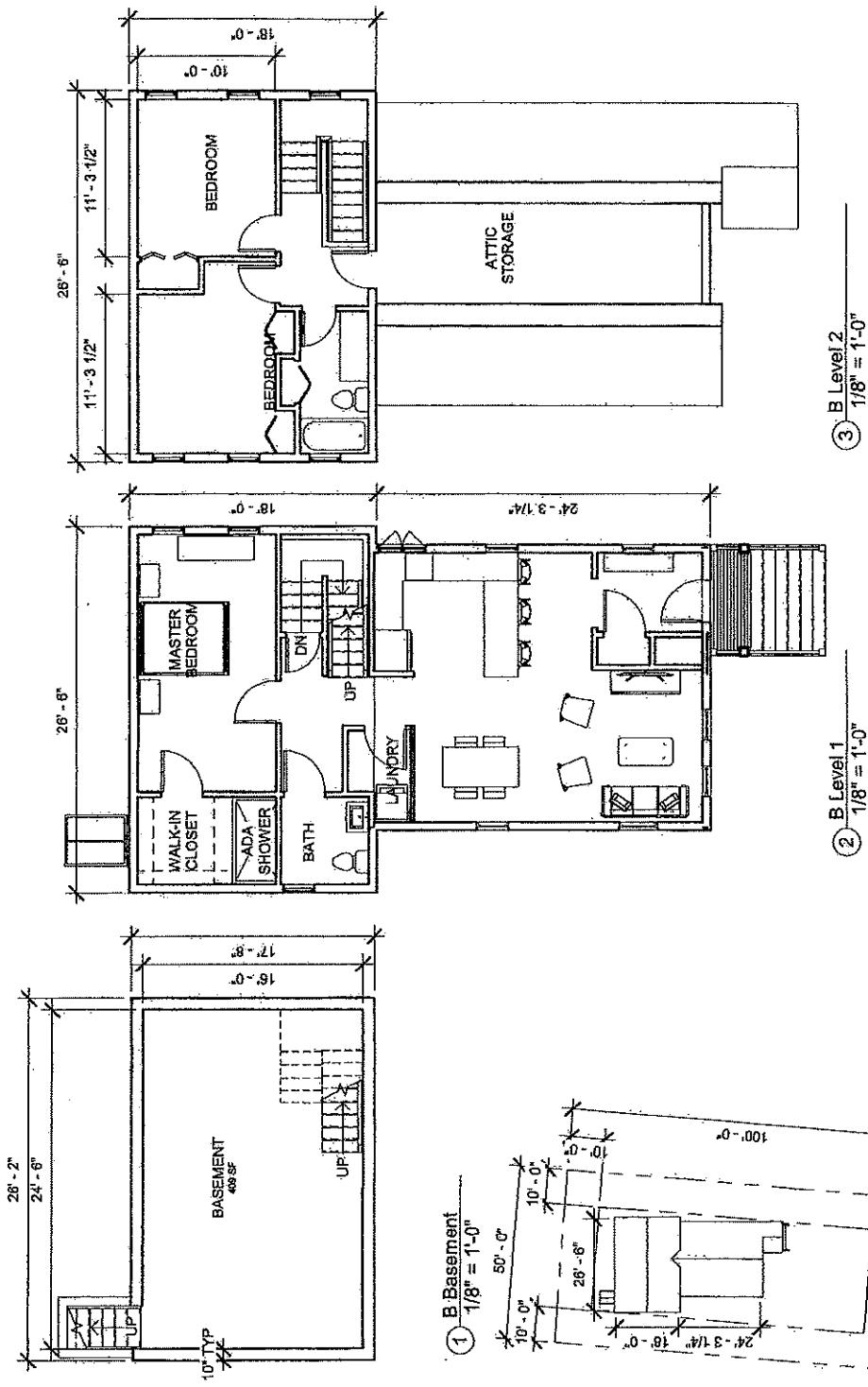


4 B Axon

B - GROSS LIVABLE AREA		
Name	Area	
B-LEVEL 1	897 SF	
B-LEVEL 2	425 SF	
BATTIC STORAGE	86 SF	
		1407 SF

B - GROSS BUILDING AREA		
Name	Area	
B-LEVEL 1	978 SF	
B-LEVEL 2	477 SF	
B-ATTIC STORAGE	Not Placed	
		1455 SF

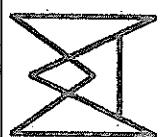
B 18' x 26'-6" Addition	
Permit Documents	Date 04/19/2023 Scale As Indicated
SK-02	



47 Indian Ave
Plymouth, MA



MARQUIS
ARCHITECTURE
8 Spooner Street
Plymouth, MA 02360-
5610-2200
www.marquisarchitecture.com



*** Electronic Recording ***
Doc#: 00842454
Bk: 00676 Pg: 189 Cert: 135389
Rec Date: 05/16/2023 12:32 PM
Also Noted On: 131683
ATTEST: John R. Buckley, Jr. Register
Plymouth County Registry of Deeds

MASSACHUSETTS EXCISE TAX
Plymouth District ROD #11 001
Date: 05/16/2023 12:32 PM
Ctr# 165079 13864
Fee: \$1,181.04 Cons: \$259,000.00

Quitclaim Deed

We, Equity Trust Company Custodian FBO Dennis Malloy IRA 50% undivided interest, with an address of 1 Equity Way, Westlake, Ohio 44145 and Dennis Malloy 50% undivided Interest with an address of 3 Webster Square, 263, Marshfield, MA 02050

For consideration paid and in full consideration of Two Hundred Fifty-Nine Thousand and 00/100 (\$259,000.00) Dollars,

Grant to Habitat For Humanity of Greater Plymouth, Inc., a Massachusetts Corporation, of 160 North Main Street, P. O. Box 346, Carver, MA 02330

with **QUITCLAIM COVENANTS**,

That certain parcel of land situated in Plymouth, in the County of Plymouth and said Commonwealth, bounded and described as follows:

Southerly by Indian Avenue, fifty (50) feet;

Westerly by Lot 232 on the plan hereinafter mentioned one hundred (100) feet;

Northerly by Lot 282 on said plan fifty (50) feet; and

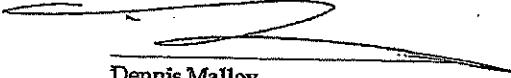
Easterly by Lot 234 on said plan one hundred (100) feet.

Being Lot 233 as shown on subdivision plan #1601 by Dana M Pratt, C.E., Dated July 17, 1924, and filed with Certificate of Title No. 1881.

Said lot is subject to the restriction set forth in a certain deed from Richard C. Everson to Ernest Vossmer et ux, dated October 27, 1947, filed as Document #28200.

Property: 47 Indian Avenue, Plymouth, MA 02330

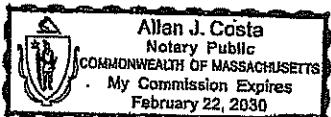
Witness my hand and seal this 16th day of May, 2023

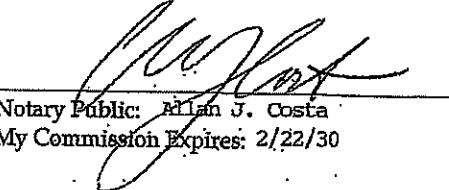

Dennis Malloy

COMMONWEALTH OF MASSACHUSETTS

PLYMOUTH, SS

On this 16th day of May, 2023, before me, the undersigned notary public, personally appeared Dennis Malloy, and proved to me through satisfactory evidence of identification, which was a photo ID, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose and made oath that the foregoing statement regarding homestead is true.




Notary Public: Allan J. Costa
My Commission Expires: 2/22/30

Witness my hand and seal this 12th day of May, 2023

For signer's authority, see Resolution
Dated 3/4/2020 and recorded in
Plymouth County Registry of Deeds,
Book 52830, Page 99 on 5/29/2020.

Equity Trust Company Custodian
FBO Dennis Malloy IRA


By MATTHEW COLLIER
Its Authorized CORPORATE ALTERNATE SIGNER

STATE OF OHIO
COUNTY OF CUYAHOGA, SS

On this 12th day of May, 2023, before me, the
undersigned notary public, personally appeared MATTHEW COLLIER, on
behalf of Equity Trust Company Custodian FBO Dennis Malloy IRA as aforesaid and
proved to me through satisfactory evidence of identification, which was a
Drivers License, to be the person whose name is signed on the
preceding or attached document, and acknowledged to me that he/she signed it
voluntarily for its stated purpose on behalf of Equity Trust Company Custodian FBO
Dennis Malloy IRA and as the free act and deed of Equity Trust Company Custodian
FBO Dennis Malloy IRA and made oath that the foregoing statement regarding
homestead is true.


Notary Public: Kelsey Buhrman
My Commission Expires: October 2, 2027



KELSEY BUHRMAN
Notary Public
State of Ohio
My Comm. Expires
October 2, 2027

The above-described land is also subject to an Easement from Richard C. Everson to the Plymouth County Electric Company dated August 9, 1944, filed and registered as Document #21975.

Together with all rights, privileges and easements connected therewith and subject to restrictions and easements of record and are hereby conveyed subject to any building and zoning law requirements which may be in force and applicable.

The Grantors state this was never their principal residence nor that of their spouses and also state that there is no other person or persons entitled to any Homestead Rights.

Being the same premises conveyed by deed dated March 5, 2021 and filed and registered with the Plymouth County Registry District of the Land Court as Document No. 812725 and Certificate of Title No. 131683.

**AFFIDAVIT TO BE SIGNED BY SELLER AND/OR MORTGAGOR IN CONNECTION WITH
TITLE INSURANCE POLICY TO BE ISSUED BY First American Title Insurance Company**

FOR RESIDENTIAL MORTGAGE PURPOSES ONLY

Subject property is located at 47 Indian Avenue, Plymouth, MA 02360 and is also identified as Map 048-054-233-000, Lot in the Land Evidence Records of the City/Town of Plymouth; and that title to said property is vested in **Equity Trust Company, Custodian FBO Dennis Malloy IRA and Dennis Malloy**.

Now, therefore, the Seller(s) on oath depose(s) and say(s) as follows:

I/We have owned the property now being sold or mortgaged by me continuously for years last past, and my enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my knowledge, nor do I know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me and more particularly:

1. No party other than the Seller(s) is in possession of all or any portion of the premises above described under any unrecorded leases, tenancy at will or otherwise.
2. The Seller(s) during the time of ownership of the premises above described has/have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the premises.
3. The Seller(s) has/have allowed no encroachments on the premises above described by any adjoining land owners nor has/have the undersigned encroached upon any property of adjoining land owners.
4. The Seller(s) has/have allowed no easements, rights of way, continuous driveway usage, drain, sewer, water, gas or oil pipeline or other rights of passage to others over the premises above described and has/have no knowledge of such adverse rights.
5. No persons, firm or corporation has furnished any labor, services or materials in connection with the construction or repair of any buildings or improvements on the herein described premises which could give rise to a mechanics lien. (If work has been performed or materials furnished, please submit lien waivers.)

6. The Seller(s) has/have no knowledge of any old highways, abandoned roads, lanes, cemetery or family burial grounds, springs, streams, rivers, ponds, or lakes bordering or running through said premises.

Equity Trust Company, Custodian FBO Dennis
Malloy IRA

2000-2001

Subscribed and sworn to before me this 16th day of May, 2023

Notary Public- Allan J. Costa
My Commission Expires: 2/22/30

In order to induce the Company to remove said exceptions from the mortgage policy only, the undersigned (Buyer(s) of subject property) on oath depose(s) and say(s) that he/she/they has/have read the contents of Seller's Affidavit above, has/have viewed the property, and know(s) of no facts which would contradict the contents of said Affidavit.

—Amy B. Belorne
Habitat for Humanity of Greater Plymouth, Inc.

Subscribed and sworn to before me this 16th day of May, 2023.

Notary Public- Allan J. Costa
My Commission Expires: 2/22/30

LOCAL INITIATIVE PROGRAM APPLICATION FOR LOCAL ACTION UNITS

Introduction

The Local Initiative Program (LIP) is a state housing initiative administered by the Department of Housing and Community Development (DHCD) to encourage communities to produce affordable housing for low- and moderate-income households.

The program provides technical and other non-financial assistance to cities or towns seeking to increase the supply of housing for households at or below 80% of the area median income. LIP-approved units are entered into the subsidized housing inventory (SHI) pursuant to Chapter 40B.

Local Action Units (LAUs) are created through local municipal action *other than* comprehensive permits; for example, through special permits, inclusionary zoning, conveyance of public land, utilization of Community Preservation Act (CPA) funds, etc.

The Department shall certify units submitted as Local Action Units if they meet the requirements of 760 CMR 56.00 and the Local Initiative Program Guidelines, which are part of the Comprehensive Permit Guidelines and can be found on the DHCD website at www.mass.gov/dhcd.

To apply, a community must submit a complete, signed copy of this application to:

**Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114**

**Attention: Alyxandra Sabatino, LIP/HOP Coordinator
Telephone: 617-573-1328
Email: alyxandra.sabatino@mass.gov**

Signatures of Support for the Local Action Units Application

Chief Executive Officer:

defined as the mayor in a city and the board of selectmen in a town, unless some other municipal office is designated to be the chief executive officer under the provisions of a local charter

Signature: Betty Cavacco

Print Name: Betty A. Cavacco, Chair, Select Board

Date: 5/2/23

**Chair, Local Housing Partnership:
(as applicable)**

Signature N/A

Print Name: _____

Date: _____

Municipal Contact Information:**Chief Executive Officer:**

Name: Betty A. Cavacco, Chair, Select Board
Address: Town of Plymouth, 26 Court St.
Plymouth, MA 02360

Phone: (508) 747-1620 ext 10106

Email: bcavacco@plymouth-ma.gov

Town Administrator/Town Manager/Mayor:

Name: Derek Brindisi, Town Manager
Address: Town of Plymouth, 26 Court St.
Plymouth, MA 02360

Phone: 508-747-1620 ext 10105

Email: dbrindisi@plymouth-ma.gov

City/Town Planner:

Name: Lee Hartmann, Director of Planning and Development
Address: Town of Plymouth, 26 Court St.
Plymouth, MA 02360

Phone: 508-747-1620 ext 10143

Email: lhartmann@plymouth-ma.gov

Town Counsel:

Name: Lee S. Smith, Esq.
Address: KP/Law, PC, 101 Arch Street, 12TH Floor
Boston, MA 02110

Phone: 617-556-0007
Email: lsmith@k-plaw.com

Chair, Local Housing Partnership (if any): Name: N/A

Address: _____

Phone: _____

Email: _____

Community Contact Person: Name: Peggy Whalen, Director, Office of Community Development
Address: Town of Plymouth, 26 Court Street
Plymouth, MA 02360

Phone: 508-747-1620 ext 10150

Email: pwhalen@plymouth-ma.gov

The Project:

Developer:	Name: <u>Habitat for Humanity of Greater Plymouth, Inc.</u>
	Address: <u>160 North Main Street/ PO Box 346</u> <u>Carver, MA 02330</u>
	Phone: <u>508-274-0596 (cell)</u>
	Email: <u>jim.middleton@hfhplymouth.org</u>
Project Site:	Address: <u>47 Indian Avenue</u> <u>Plymouth, MA 02360</u>

Is your municipality utilizing any HOME or CDBG funding for this project? Yes X No _____

Local tax rate per thousand \$ 13.71 For Fiscal Year 2023

Site Characteristics: proposed or existing buildings by design, ownership type, and size.

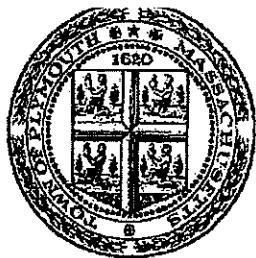
<u>Project Style</u>	<u>Total Number of Units</u>	<u>Number of Units Proposed for Local Action Units Certification</u>
Detached Single-family house	<u>1</u>	<u>1</u>
Row house/townhouse	<u> </u>	<u> </u>
Duplex	<u> </u>	<u> </u>
Multifamily house (3+ family)	<u> </u>	<u> </u>
Multifamily rental building	<u> </u>	<u> </u>
Other (please specify)	<u> </u>	<u> </u>

Unit Composition

<u>Type of Unit (Condo/Fee Simple/ Rental)</u>	<u># of Units</u>	<u># of BRs</u>	<u># of Baths</u>	<u>Gross Square Feet</u>	<u>Livable Square Feet</u>	<u>Proposed Sales Prices/Rents</u>	<u>Proposed Condo Fee/ Utility Allowance</u>
Affordable:	1	3	2	1300	1203	\$204,000-Sale	N/A
Market:	0	N/A	N/A	N/A	N/A	N/A	N/A
Total:	1	3	2	1300	1203	\$204,000	N/A

Updated 2022

W



**DEPARTMENT OF INSPECTIONAL SERVICES
TOWN OF PLYMOUTH,
MASSACHUSETTS**

26 Court Street
Plymouth, Massachusetts 02360
Phone: 508.747.1620
Fax: 508.830.4028

App: Jim Middleton
160 North Main Street
Carver, MA 02330-

Zoning Permit #: Z-23-305

Appl Date: May 23, 2023 **Project Type:** Residential Zoning Permit

Location: 47 INDIAN AV

Parcel ID: 048-054-233-000

Zoning District:

Owner: HABITAT FOR HUMANITY OF
GREATER PLYMOUTH, INC. **Addr:** 160 North Main Street NORTH MAIN
STREET/ PO BOX 364
Carver, MA 02330-

Fee Amount: \$75.00 **Fee Paid:** \$75.00

APPROVED: DEMOLISH EXISTING SHED.

ISSUE DATE: May 26, 2023

**BUILDING
OFFICIAL:**

Nicholas Mayo

NOT A BUILDING PERMIT



Organization Statement

Mission

Habitat for Humanity of Greater Plymouth brings people together to build or repair homes, communities, and hope. Our vision is a world where everyone has a decent place to live.

Description

Habitat for Humanity of Greater Plymouth, Inc., (HFHGP) (www.hfhplymouth.org) is a non-profit, 501(c)3, tax-exempt organization incorporated in 1997 under the laws of the Commonwealth of Massachusetts as an affiliate of Habitat for Humanity International, Inc. Habitat for Humanity (both the international organization and its local affiliates) is a nondenominational, volunteer-driven housing organization that welcomes all community members to join in building decent, affordable houses in partnership with those in need of adequate shelter. Our mission is aligned with that of Habitat for Humanity International – to eliminate poverty housing from the world, and to make decent shelter a matter of conscience and action.

In pursuit of that goal, our affiliate strives to provide affordable housing to low-income families in need in the 'Cranberry Country' of Plymouth, Carver, Kingston, Lakeville, Middleborough, and Plympton, Massachusetts. Habitat for Humanity of Greater Plymouth was recognized as an affiliate of Habitat International in 1997 after being founded by area community-minded citizens. We completed our first home in 1999 and continue to build homes as well as complete special projects such as critical repairs, weatherization, additions, accessibility accommodations, and wheelchair ramps. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates houses with the help of homeowner (partner) families. Through early 2023 we have built thirteen homes and have completed major rehab projects on another seven. Each year we complete from five to nine smaller repair and/or ramp projects through our Brush With Kindness team.

In 2007, HFHGP opened the first ReStore in Massachusetts. The Habitat ReStore is a non-profit business venture supporting the community; for more details, see www.hfhplymouth.org/restore. ReStores are open to the public and sell new and gently used furniture, appliances, household goods, overstocked and discontinued "new" and used building materials and tools donated by manufacturers, stores, contractors and individuals at 50-90% off retail. Sales proceeds help fund building local Habitat for Humanity homes, and the store keeps hundreds of tons of material from going to landfills each year.

In 2014 HFHGP became a certified Veteran Build Affiliate of Habitat for Humanity International in order to better engage and serve the Veteran community.

In June 2020, we moved our ReStore to an upgraded, larger retail location in Carver in a plaza next to a Tractor Supply store to improve our presence and more effectively serve the wider community.

In early 2021, having broken ground in 2019, we were honored to work with the Town of Plymouth to complete a project constructing three affordable homes on Long Pond Road, two of which went to Veterans and their families.

NEW CONSTRUCTION PROJECTS

HABITAT FOR HUMANITY OF GREATER PLYMOUTH, INC.

History of Builds, 2000-2021

August 29, 2022

Town	Street Name	Family Size	Children	Year Occupied	Notes	House Info	Original Sale \$	Deed Rider or 2nd Mortgage
Halifax	Elm St	3	2	2000 First mortgage paid in full 1/2020	2 adult daughters continue to live in the home	3 bedroom ranch	\$ 50,000	No Deed Rider, \$110,000 Second Mortgage
Carver	High Street	4	3	2001	House was sold by owner who had no deed restriction at the time of purchase	3 bedroom house, front to back split, was moved from one parcel on Spring St to another on High Street		No Deed Rider, \$110,000 Second Mortgage
Middleboro	Oak St	6	4	2003	2 children in the home	3 bedroom ranch	\$ 60,000	
Plymouth	Braley Lane	3	2	2005	Couple divorced, now 1 adult child in the home, Other child with CF died as young adult.	1st 4-bedroom Cape	\$ 60,640	Deed Rider
Kingston	Cole St.	8	6	2006	married. Adult children moved out, still 6 family in home	Same design as Braley Lane, 4-BR Cape	\$ 60,000	Deed Rider
Plymouth	Braley Road	4	3	2008	One adult son still living at home	LEED certified with solar panels, 3 bedroom Colonial	\$ 81,385	Deed Rider
Kingston	Grove St.	6	4	2009	4 children in the home.	LEED certified with solar panels, 4 bedroom Colonial	\$ 110,639	Deed Rider
Carver	Mazzilli Drive	4	3	2011	adult children in the home	Energy Star certified Cape	\$ 100,000	Deed Rider

HABITAT FOR HUMANITY OF GREATER PLYMOUTH, INC.

History of Builds, 2000-2021

NEW CONSTRUCTION PROJECTS

HABITAT FOR HUMANITY OF GREATER PLYMOUTH, INC.						
NEW CONSTRUCTION PROJECTS						
August 29, 2022						
Plymouth	South Pond Rd.	3	2	2012	Single mother, one child still in home. Adult son, Marine Corps Veteran, lives in area	3-bedroom, Energy Star certified Cape
Kingston	Brentwood Rd	4	3	2020	after family owned home. Owner's mother lives in home	3 Bedroom Energy Star Cape
Plymouth	863 Long Pond Rd	4	2	2021	Son with special needs thrives in open space around home & neighborhood	3 Bedroom Energy Star Cape. Owner installed solar.
Plymouth	865 Long Pond Rd	4	5	2021	Veteran Build home (Marine Corps veteran). Twin girls born after mother owned	3 Bedroom Energy Star Cape
Plymouth	867 Long Pond Rd	3	2	2021	Veteran Build home (Air Force 9 years, Army Reserves-6 years	3-bedroom Energy Star Ranch
	TOTAL	56	41			





Help build it!

August 12, 2019

HFH of Greater Plymouth
PO Box 346
Carver, MA 02330-0346

RE: 501(c)(3) Letter for HFH of Greater Plymouth, Partner ID# 2406-4227

Dear affiliate leader:

This letter will confirm that HFH of Greater Plymouth, with employer identification number 04-3348433, is considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under Section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

Enclosed is a copy of the determination letter dated June 18, 2019, provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms HFH of Greater Plymouth's subordinate status and provides evidence of its tax exempt status under Section 501(c)(3) of the Code.

In partnership,

A handwritten signature in black ink, appearing to read "Jim Mellott".

Jim Mellott
VP Finance

Enclosure



P.O. Box 2508, Room 4010
Cincinnati OH 45201

In reply refer to: 4077383720
June 18, 2019 LTR 4167C 0
91-1914868 0000000 00

00034202
BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

19599

Employer identification number: 91-1914868
Group exemption number: 8545

Dear Taxpayer:

This is in response to your request dated Mar. 28, 2019, for information about your tax-exempt status.

Our records indicate we issued a determination letter to you in January 1987, and you're currently exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also recognized the subordinates on the list you submitted as exempt from federal income tax under IRC Section 501(c)(3).

For federal income tax purposes, donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106 and 2522.

Because IRC Section 170(c) describes your subordinate organizations, donors can deduct contributions they make to them.

Please refer to www.irs.gov/charities for information about filing requirements. Specifically, IRC Section 6033(j) provides that, if you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

In addition, each subordinate organization is subject to automatic revocation if it doesn't file a required return or notice for three consecutive years. Subordinate organizations can file required returns or notices individually or as part of a group return.

For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).

If you have questions, call 1-877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific Time).

31

4077383720
June 18, 2019 LTR 4167C 0
91-1914868 000000 00
00034203

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

Sincerely yours,

stephen a. martin

Stephen A. Martin
Director, EO Rulings & Agreements

REHABILITATION AND RENOVATION PROJECTS

Town	Street Name	Family Size	Number of Children	Year Completed	Family-Project Information	House-Project Information	Budget Value of Project
Plymouth	Sandwich Road	4	3	2012	House was in disrepair and unsafe for family. Abusive husband was out of picture. Mother had medical issues caused by car accident while husband was driving impaired.	Major rehabilitation while mother and children lived in home: foundation, drainage/waterproofing, roof replacement, repair framing, replace siding, painting, repair windows/doors, electrical system, plumbing, bathroom repair, basement room for children.	\$ 125,000
Halifax	Elm Street	3	2	2012-13	Renovation project created in-law apartment for adult daughter who needed more space. Two adult daughters continue to live in home. Mother passed away in 2021.	Significant renovation project to add in-law apartment. Interior and exterior work, plumbing, heating, electric. Apartment, except for full kitchen.	\$ 90,000
Carver	Rogers Street	4	2	2014-15	Accessibility and medical needs for children with genetic disorder. Significant family medical needs continued and progressed. The son, age 24, died 2022.	Major work to renovate rooms and install wheelchair lift, outside ramp to accommodate severe medical situation for son and daughter.	\$ 130,000
Halifax	Carver Road	6	4	2015-16	Family increased by two children after moving in, grew to 4 children from 2 in existing two-bedroom home. Very cramped for space.	Complete home make-over. Addition to expand kitchen, living space. Interior work included structural, bathroom, insulation, wallboard, trim, painting, electrical, plumbing, heating. Exterior siding, roofing, trim, repairs, windows/doors. Installed kitchen, bath, insulation, upgraded septic system	\$ 150,000
Plymouth	Langford Road	4	2	2022	Grandparents caring for teenage granddaughter with severe medical complications. Require accommodations for medical needs, frequent trips to hospital.	Major home renovation to add to living space while repurposing existing living room into accessible bedroom and bathroom with access to smooth walkway to street for easier frequent transport to hospital by EMTs. Addition to living space (12' x 14') completed, work underway in bedroom/bathroom. August 2022.	\$ 160,000



Board of Directors 2022-2023

Nicole Joy Hales, Chair
PR First

Brenda Sutherland, Vice Chair
RE/MAX Real Estate Center

John Mohr, Treasurer
Investment Consultant

Jill Amato, Secretary
MountainOne

Laura Buckley
MassHire South Shore Workforce Board

Beth Davis
Keller Williams

Barbara Graveline
North Easton Savings Bank

Rev. Greta MacRae

Genevieve Medeiros
Gordian