

AFFORDABLE HOUSING TRUST

Meeting Minutes

January 5, 2022

ATTENDEES: Steve Irish, Chair; Nancy Chapman; Ruth Wagner, Maura Curran, Elizabeth Howie

Additional Attendees: Shari Young, Admin; Karen Sunnarborg, Presenter

Public Attendees:

The meeting was called to order at 5:32 pm via remote access only.

Mr. Irish moved to accept the agenda, Ms. Curran seconded the motion; a role call vote was taken and unanimously in favor.

Mr. Irish – yes

Ms. Curran – yes

Ms. Chapman – yes

Ms. Wagner -yes

Ms. Howie - yes

DISCUSSION: Small Repairs Grant Program

Mr. Irish introduced Ms. Sunnarborg who is presenting a proposal to assist the AHT with the creation of a Small Repairs Grant program for the Town.

Ms. Sunnarborg provided an overview to the group and commended the group for working on recommendation from the Housing Production Plan.

- Program is intended to help lower income to moderate income individuals make important improvements to their homes for health and safety
- Program does not carry any state requirements
- Eligibility criteria are based on what the town wants
- Only restraint for the program is CPA(CPC) funding cannot be used for this kind of improvement program.
 - The Town would have to use a different source of funding
- Ms. Sunnarborg can take the eligibility criteria decided on by the town for both deed restricted and general public applicants and put together the documents needed in order to run the program
 - Provide models of what other towns are doing
 - Provide the AHT with enough information to have a good proposal for Town Meeting on how the program would run.

Ms. Curran questioned Ms. Sunnarborg on the use of CPC funds for deed restricted properties. Ms. Sunnarborg indicated CPC funds can only be used for properties that are owner occupied and either acquired or built with CPA funds. The town only has 3-4 units that were created under those pretenses. There was discussion about how effective this program would be with those limitations.

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Ms. Sunnarborg said the AHT would need some other funding source and provided several examples:

- Needham - received two allocations from the Town's General Budget and is requesting a third
- Sudbury – fees from lotteries and resales
- Inclusionary Zoning – fees in lieu of payment
- Norwell – lost some affordable units, but the Housing Trust got the money

Mr. Irish said the program could be started with the small amount of money AHT would be asking for at Town Meeting, \$25,000.

Ms. Sunnarborg said these programs are really politically popular.

Ms. Chapman said she previously provided samples of programs from other towns and found that the vast majority focused on seniors or those with disabilities and asked Ms. Sunnarborg if there was a reason why the programs target seniors versus the general population. Ms. Sunnarborg did not agree that most programs were targeting seniors; Sudbury, Acton, Concord all are non-age restricted programs however they find that most participants are seniors. It is up to the AHT to decide who to open the program up to. Ms. Sunnarborg said the eligibility criteria can be changed at any time, start with seniors and change it down the road if desired.

The AHT should discuss the use of funds with Town Counsel, since they are CPA funds. The AHT could use some of the funds they have already for the few properties that were created with CPA funds.

There was discussion if the Town has worked with any developers for a funding source. Ms. Wagner spoke about the property done with the AHT and the Grantham group. The property is rental units and the program would likely be for home ownership units.

Ms. Sunnarborg said she has not seen this type of program used for rentals; it is more for homeowners where the owner applies, but payments are made directly to the contractors. She has seen it used for two-family units with one ownership unit and one rental unit.

There was discussion about how long a grant recipient would have to wait before receiving another grant; Ms. Chapman said she found in Norwell there is a 1 yr. requirement. Ms. Sunnarborg added that many programs say within a year after the last payment an applicant can reapply, but there is a cap of a maximum amount for grants for the life of the property. She has seen \$7,000 cap with a lifetime up to \$10,000. The AHT can set the policy and can change it at any time.

Ms. Sunnarborg said another eligibility criterion is looking at the total growth income of all household members at either 80% AMI or 100% AMI. The programs with 100% AMI also count 2% of the difference between the total assessed value of the property and any mortgage liens towards income as well. She opined at the 80% level AMI it throws a lot of people out of the running; it is an eligibility criterion that the AHT would need to decide on.

Ms. Sunnarborg said in pulling together materials she can layout criteria that other towns use and provide the range of options of what other towns do. She can put together a spreadsheet of all the criteria used from other towns. She would do this under her first bullet of the proposal, other program models.

The AHT is looking to have this to present to the Town Administrator in mid-February. Ms. Curran will meet with Mr. Boudreau to discussion funding sources. She also said the AHT will have to go to the Select Board to discuss the program and proposed funding sources.

Ms. Sunnarborg said she could have something put together in another couple of weeks.

The AHT moved the meeting to Thursday January 20th with Ms. Sunnarborg. Ms. Sunnarborg will provide information prior to the meeting for discussion.

Anything that AHT members have for bullet points that would like Ms. Sunnarborg to include get them to Shari and Steve by January 13th.

Ms. Sunnarborg will have a package together for the 20th to present to administer the program and make notes of particular eligibility criteria; AMI criteria 80% or 100%, 2% of assessed value minus mortgages, age restrictions, cutoff of assessed values, individuals with disabilities, grant amount around \$5,000, etc. Materials will come before the meeting for the AHT to review and individually come to some conclusions on their own.

There was discussion about who would be the coordinator and administer of the program. Ms. Curran said the AHT should meet with Kyle Boyd, Director of Planning and Development. Ms. Sunnarborg said maybe someone at the Senior center would have the capacity to administer the program if it is age-restricted for a fee, or maybe a regional non-profit.

Ms. Curran said that is some information that will have to pulled together when meeting with the Town Administrator; what is the process, who/how is it managed, who do they utilize and the eligibility criteria. Ms. Sunnarborg will include some of this information in the materials for the next meeting.

Mr. Irish commented that the Norwell Senior Center does help with the program and the Trust decides on the final recipients.

Ms. Sunnarborg said that some communities, i.e. Bedford, Concord, Sudbury, Weston, Acton are using a Regional Housing Services Office, they pay a certain fee for a menu of services. Neighborworks and Finding Solutions are non-profit regional offices that could maybe help. AHT to explore options.

Also discussed was a municipal employee could take on the program and the AHT could supplement the salary, but would need to understand the time commitment and hours required. There could be a hybrid of Senior Center employee and others.

Sunnarborg said the Town will also need to set up a system to pay the contractors.

Mr. Irish and Ms. Curran to set a meeting with Kyle Boyd.

Mr. Irish made a motion to use Ms. Sunnarborgs services to get the program started. Ms. Chapman seconded the motion.

Further discussion, could it be pending finding funding for the program. Ms. Curran was hesitant about paying for the services before the program is approved. Ms. Curran felt the document proposed the services Ms. Sunnarborg would provide once the program was approved. She felt there could be some clarification of the proposal.

Ms. Chapman said Ms. Sunnarborg serves as technical support after the program is approved, but felt the meeting on the 20th and the materials Ms. Sunnarborg would provide would fall under bullet point #2 in the proposal, including a summary, etc. for a fee of \$1,000 and anything after that, training of personnel for \$250.00 and additional assistance/resources it would be \$100.00/hour would be on a need basis.

Mr. Irish did not have an issue with spending the money.

Discussion continued on what the AHT would be invoiced for or not invoiced for from Ms. Sunnarborg's proposal. It was suggested the motion be made to not exceed X.

Ms. Wagner did not think based on discussion tonight that Ms. Sunnarborg would be coming back on the 20th with the entire program designed as stated in bullet #2. Mr. Irish agreed it would only be a portion.

Ms. Wager also discussed the idea of using CPC/Trust funds and starting this program as a pilot program with those funds for restricted units using it as a model and success and then requesting Town funds to extend it beyond just restricted properties. She questioned if there are only 3 units that funds could be used for does the AHT need to rethink the program before speaking with the Town Administrator.

Ms. Curran agreed, that she understood the AHT funds could be used for deed restricted units and the money from the town would be used for non-deed restricted units.

There was discussion about Ms. Sunnarborg's comment regarding CPA funding and its use regarding deed restricted properties. Mr. Irish said he would get clarification from CPA. Additionally, it was suggested to speak with Nancy Holt to see if there are any fees from building, etc. that the AHT could tap into to find additional sources of funding.

Moving forward the AHT will be proceeding with AHT money in the fund already, but will also approach the town for funds so the program can be available to the general public inclusive of deed restricted properties.

Ms. Howie discussed Ms. Sunnarborg's proposal and opined that tonight was not \$500.00, that a consultant would want to meet and talk with the participants and find out what they need and that was the purpose of tonight; they told her they need eligibility criteria. That is what she is planning to prepare and once the AHT has

reviewed and decided on the criteria and identified funding source then she would move onto bullet point #2. She opined Ms. Sunnarborg was just outlining the scope of the first bullet point of her proposal.

Ms. Chapman will reach out to Ms. Sunnarborg on clarification of her services, what does bullet point #1 cover.

Mr. Irish moved that the AHT proceed with Ms. Sunnarborg's fees and services as outlined in the proposal, with clarification on bullet point #1.

Ms. Wagner seconded the motion as amended; a roll call vote was taken and unanimously in favor.

Mr. Irish – yes

Ms. Curran – yes

Ms. Chapman – yes

Ms. Wagner -yes

Ms. Howie - yes

Next steps:

- Ms. Curran to meet with Mr. Boudreau
 - Discuss if/when to involve Kyle Boyd
 - Discuss funding possibilities
- Ms. Chapman to get clarification of fees
- Ms. Young to reach out to Ms. Sunnarborg regarding materials for next meeting

NEW BUSINESS:

Ms. Howie discussed email from MHP regarding technical assistance program for 2022.

- Application deadline January 19th

Ms. Howie was willing to look into the application/commitment for getting the application in. It was determined not to proceed as part of the requirement was to have a shovel ready project.

Ms. Wagner made a motion to adjourn, Ms. Chapman seconded the motion; a roll call vote was taken and unanimously in favor.

Mr. Irish – yes

Ms. Curran – yes

Ms. Chapman – yes

Ms. Wagner -yes

Ms. Howie - yes

The meeting was adjourned at 6:38 pm.

Submitted by: Shari Moak Young

Approved: February 16, 2022