

**Joint meeting  
Ipswich Housing Partnership  
Ipswich Affordable Housing Trust Fund Board  
Wednesday, March 23, 2016, 7:30 AM  
Room 129, Planning Dept. Conference Room, Town Hall**

Members of IHP present: Jim Kroesser, Jim Warner, Ed Dick, Don Greenough, Mike Jones

Members of AHTFB present: Nishan Mootafian, Jim Kroesser, Jim Warner, Ethan Parsons, Mike Jones

Staff present: Glenn Gibbs, Ethan Parsons, Terry Anderson

**MINUTES**

The meeting opened at 7:40 AM.

**1. Citizen inquiries**

None.

**2. Approval of minutes of January 27 meeting by IHP and February 24 meeting by IHP and AHTFB**

For the Trust, Mootafian moved acceptance of the February 24 minutes, with a second from Jones. The vote was unanimous. For the Trust and the Partnership, Greenough moved acceptance of the January 27 minutes as amended (to eliminate the phrase “thus complying with the zoning requirement” in paragraph 5, the penultimate sentence), and the minutes of the February 24 meeting, with a second from Kroesser and a unanimous vote in the affirmative was made.

**3. Vote by IHP: new language on re-payment cancellation in the Trust’s Affordable Housing Restriction and Mortgage Rider**

Greenough moved and Dick seconded acceptance of the new language as indicated by Kroesser’s edits to the documents prepared for Martha Holmes dated December 2, 2015 and referred to in an email dated February 3, 2016. The vote was unanimous in favor.

**4. Discussion: 44 Brownville accessory building conversion**

Gibbs mentioned that he thought the Planning Board would not approve the applicant's plan as presented and that it will be up to the applicant to modify his plan or make a payment-in-lieu. There was no discussion.

#### **5. Discussion: re-capitalization of Trust; Gibbs presentation on changes to In-fill zoning bylaw**

Gibbs discussed his planned proposal to Town Meeting in the fall to change the In-Fill provision in the IR district. This would eliminate the requirement that the owner demonstrate that the lot was originally at least 10,000 sf. While it is unlikely that the owner would choose to restrict the new dwelling as affordable, offering a grant would provide an incentive in this direction. One argument in favor of changing the bylaw is that the resulting new houses would appeal to mid-level buyers and they would fit in with the character of the neighborhood and, in fact, it is the oversized lots (i.e. 10,000 sf or more) that are not congruent with the neighborhood as it exists now. He also said the proposal will not allow teardowns, will require appropriate frontage, and will require a Special Permit.

Warner asked what the likely price of the new homes would be. Dick suggested approximately \$550,000—and the likely buyers would have an income of approximately \$120,000 (which is roughly 120% of AMI). Mootafian noted that this niche represents a hole in the current supply of housing in town, especially for seniors. Warner supported the concept because it would create housing near the train, shopping, restaurants, etc.—thus contributing to the walkability of the town, and because it is smart municipal planning.

Greenough questioned whether the buyers would be families or empty-nesters; and, to be fair to the town as a whole, suggested that the same opportunity should be extended to the outlying areas. Dick supported this idea in that newly built houses would be architecturally better than renovated older ones. Gibbs mentioned that accessory buildings and accessory apartments represent this kind of opportunity now.

Dick suggested consideration of our purchasing the sub-divided lot for \$50,000 and taking responsibility for its development as an affordable property. This may appeal to those homeowners who see the appeal of development but would rather not have to deal with the complexities of permitting, design and construction.

Gibbs said a vote is not necessary but a consensus supporting the idea would be welcome. The members generally supported the idea. No strong dissent was heard.

#### **6. Discussion: 6-8 First Street –Habitat’s selection criteria for tenants**

Various members expressed surprise at the apparent lack of compliance on Habitat’s part in terms of income and family size restrictions. Greenough felt that the income issue is not strictly determinative but the family size issue should be addressed with Habitat. Warner thought the strict observance of family size guidelines is not completely necessary and mentioned two examples where flexibility is expected: a) if a family’s size increases after purchase of the home due to pregnancy or birth, they would not be expected to move out; and b) often, a family would consist of a single parent (in one bedroom) and two children who could legally occupy a single bedroom. Dick questioned where the authority lies for these mandates. I responded that HOME regulations would govern—but this was incorrect because the loan/grant that was awarded to Habitat for acquisition was funded with Trust money. Therefore, the Partnership and the Trust have the authority. I offered to ask the Consortium if an exemption exists to allow two children of the same sex to occupy a single bedroom. Jones pointed out that the roles and mandates would work differently for tenants and owners (i.e. when circumstances change for tenants, they could easily be asked to leave—which would not be the case with owners). Jones made a motion, seconded by Greenough, to allow two children of the same sex to occupy a single bedroom as long as there is no more than five years difference in age; this motion to take effect if needed. The vote was unanimous in favor.

#### **7. Goals for FY 2017**

Greenough asked if there are any town-owned properties that might be developable as affordable. I said I had found two that could be considered. He wondered if the DPW site near the YMCA could be a possibility if DPW ever decided to move its facility.

#### **8. Discussion: affordable Assisted Living facilities on the north shore**

Several members felt it would be beneficial to explore how to attract an assisted living facility that would be truly affordable (to a greater degree than Riverbend’s affordability program). Warner pointed out that heavy

government subsidies are necessary, such as tax credits for development, and Medicare and Medicaid for adult foster care.

### **9. Community input/new business**

Gibbs referred to Jim Baker's plan to build 10 residential units at 195 High Street and suggested that the members recommend to the Planning Board that the one required affordable unit incorporate universal design. No specific action was taken on this point.

Warner asked for consideration of the broader topic of how to create more of an age-friendly community here. Aspects that should be considered include infrastructure, zoning, transportation, streetscapes and others. He offered to provide more information on all of this as he is intimately involved with this issue on a national level.

I announced that Skip Pimentel offered his resignation from the Partnership due to health concerns.

### **11. Next meeting date**

Our next meeting will be Wednesday, April 27 at 7:30 AM.

### **12. Adjournment**

The meeting adjourned at 9:05 AM.

Respectfully submitted by  
Terry Anderson  
Housing Coordinator  
March 23, 2016