

**Joint meeting
Ipswich Housing Partnership
Ipswich Affordable Housing Trust Fund Board
Wednesday, March 27, 2019, 7:30 AM
Room 129, Planning Dept. Conference Room, Town Hall**

Members of IHP present: Don Greenough, Jim Warner, Ed Dick, Binni Hackett, Stacey Pedrick, Charlie Allen, Jim Kroesser, Mike Jones

Members of AHTFB present: Jim Warner, Nishan Mootafian, Tony Marino, Binni Hackett, Mike Jones

Staff present: Glenn Gibbs, Terry Anderson

MINUTES

1. Citizen queries

None.

2. Approval of minutes of November 28, 2018 and January 23, 2019 by the Trust Fund Board and the Partnership

A quorum was not achieved by either the Partnership or the Trust Fund Board at the January meeting so approval of minutes is not required. For the Trust, Warner moved and Jones seconded approval of the November 28, 2018 minutes, with a unanimous positive vote. For the Partnership, Warner moved and Jones seconded approval of the November minutes, with a unanimous positive vote.

3. Election of Chair of the Partnership

Dick nominated Don Greenough to be Chair and Charlie Allen to be Vice Chair. Warner moved they be elected as such, with a second by Dick and a unanimous positive vote.

4. Discussion: rehab loan application from Lombardi and Soldano, 23 Clark Road

Anderson asked whether to include the disability income in determining whether Lombardi and Soldano qualify for assistance by income. Greenough recommended that the federal HOME standard be used as a matter of policy—i.e. that disability income must be included. And since their income is substantially higher than the HOME limit, he said we should not move ahead with reviewing their application. Warner suggested that we should consider their application positively since the funds available in the Trust are considerable. Mootafian countered that the amount of money available is not a good basis for the decision as to whether to accept their application.

More broadly, certain members made suggestions on how to more effectively promote the rehab program. Dick noted that the Meals on Wheels program might be a good way to reach out and educate. Marino offered to learn who runs that program and to speak to transportation people as well. Greenough suggested that we get articles in the Chronicle more routinely. Others suggested MassSave as an additional resource for homeowners.

Dick moved and Kroesser seconded that the Partnership use the HOME guidelines as policy for determining income eligibility for the rehab loan program.

5. Discussion: review of presentation to Select Board and FinCom on history and operation of the Trust Fund

Jones urged us to create a monthly report on the financial status of the Trust Fund. Mootafian recommended delivering a year-end financial report. Allen suggested we prepare a financial report that looks back ten years. Dick wanted an accountant involved in overseeing a financial accounting, and to do so frequently.

Jones also felt that we should seek more direct authorization on financial matters from the Select Board. However, Mootafian commented that he thought that the majority of the Select Board already approves of our programs, and generally feels that we should be adding more affordable units whenever possible rather than accepting payments-in-lieu.

Warner reiterated the comments he made at the Tri-Board meeting that in cases where we are supporting seniors in being able to stay in their homes by offering rehab loans this is a significant public benefit that should not be minimized because our funds are not used to create affordable units in those instances. Even though the money is not being used to create a new unit, we are effectively making the home affordable to its current occupant by helping with the necessary repairs. Thus making it possible for the owner to remain in a safe, code-compliant dwelling.

Dick also pointed out that these funds do get re-paid so this money is not lost to one beneficiary. Upon repayment, the funds will be used once again for similar benefit.

Marino opened the discussion of the issue of liability as it relates to our practice of offering homeowners a single contractor for the work to be performed at their home. Anderson mentioned that the homeowner is always free to solicit bids from other contractors. Allen and Warner recommended that we have an agreement with the homeowner that clearly states that they are not obligated to hire the contractor offered by the Partnership. Marino said he would discuss this with Town Counsel.

6. Discussion: proposal for new policies to support additional affordable housing

Grants for accessory units

Gibbs argued in favor of offering a grant to homeowners with accessory apartments or dwellings in exchange for a long-term affordability restriction as long as the income limit for qualifying tenants is set at 60% of AMI. Marino suggested that the affordability restriction be subject to elimination if the grant were to be re-paid. Allen said a two-tier policy could be implemented: perhaps a grant of \$10,000 could be linked to re-payment, and a grant of \$15,000-20,000 could be offered if the owner accepts a long-term restriction.

Dick pointed out that a double benefit could be achieved for seniors who are unable to afford repairs if the zoning bylaws were changed to allow, by right in any section of town, development of small multi-family buildings—e.g. 3-4 units. First, they could move into safe and affordable units, and second, this would free up units for others who could purchase the home and make the repairs without our loans.

Rent subsidy

In discussing the different senior housing facilities, Allen reported that Cable Gardens has subsidies from the state MRVP program, but that not all units are covered by a subsidy. Oak Hill and Memorial Hall do receive subsidy for all units. However, only 8 of 10 units at Whipple Riverview are covered by a Section 8 subsidy. He said that Whipple's management is interested in a possible rent subsidy from us but

Cable Gardens may not be. He found that a number of residents who do not receive subsidy at Cable or the two units in Whipple are on waiting lists for subsidized units within those properties and at other properties in town. He recommended that if we implement a subsidy program, we should require that the residents receiving our subsidy be on the appropriate waiting lists for other, permanently subsidized units in town. He also said we would need to establish a carefully delineated administrative structure in order to avoid creating too much of a burden on Town staff, particularly as regards monitoring duties.

Several members expressed concerns about making subsidy commitments that may be too lengthy in light of the unpredictability of funds availability; about limiting commitments to an annual or other short-term basis; and about setting aside funds in advance in order to meet commitments.

7. Community input/new business

None.

8. Next meeting

The next meeting will be Wednesday, April 24, 2019.

9. Adjournment

The meeting adjourned at 9:00 AM.

Respectfully submitted by
Terry Anderson
March 27, 2019

Approved April 24, 2019