



CPC Meeting Minutes
Affordable Housing Workshop
March 12, 2013
WPA Building, N. Scituate, Massachusetts

Members Present: Mrs. Lisa Halbower-Fenton, Chair, Mr. Bill Limbacher, Mr. Harvey Gates, Mr. Frank Snow

Other Present: Kathy De Marsh, Scituate Housing Authority, Executive Director, Michael Collins, Scituate Housing Authority State Appointee, Shell Goehring, MAHA, CPC Project Manager, Steve Coulter, Scituate Housing Authority Board Member, Barbara Cot, Scituate Affordable Housing Trust, Ruth Wagner, Scituate Affordable Housing Trust, Jim Dayton

- Call to order 7 pm
- Introduction: Lisa introduced Shelly Goehring from the Massachusetts Affordable Housing Alliance. She stated the CPC stewardship is responsible for funding Open Space, Historical, Recreation Restoration, and Affordable Housing projects which enhance the Scituate Community. Presently, CPC is negligent in the Affordable Housing sector. However, a trust was set up with \$700,000 to help fund Affordable Housing projects. The purpose of this presentation is to help facilitate a discussion between the Affordable Housing Trust and the Affordable Housing Authority with projects to implement. Shelly will discuss the creation of an Affordable Housing Coordinator position to help aid in the process. The Coordinator position will be funded by the CPC. The goal of the position will be to oversee the implementation of projects with the purpose of getting people in Scituate into housing.
- Presentation: Shelly began the presentation by stating that the position of a Housing Coordinator is a growing trend in small communities. The positions are typically part time (2/3rds time). She discussed the Sudbury model, where surrounding towns created a Consultant position together in order to cover expenses. The position helps housing grow with capacity. Shelly discussed the difference between a consultant and an employee. The intent of the position is to facilitate forward movement on projects. In terms of Affordable Housing the town can; buy down a mortgage, buy a tear down to rehab and make affordable for rent or resale, purchase foreclosure property to rent or resale, or offer down payment assistance. There are affordable restrictions on all of these scenarios. The subsidized housing index is 10% of housing needs to be affordable for 80% of the medium income. The following is the Powerpoint presentation for your review:

TOWN OF SCITUATE



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Housing Coordinators

Building capacity for
CPA + Community Housing



Employee vs Consultant

Benefits and pay

- Pension, paid vacation
- Method of payment

Permanency

- Indefinite or project-based

Control

- Determine result of work or what & how work is done



Roles

Advocacy

Staffing

Monitoring

Programs



Advocacy



Organizing stakeholders

Zoning board hearings

Other boards or committees



Staffing

- * **Municipal Affordable Housing Trust**
- * **Affordable Housing Committee or Partnership**
- * **Task force on housing**





Monitoring

Existing
units

Rental &
ownership

Lotteries



Programs



Buy
downs



Purchase
and
Resell



Down-
Payment
Assistance



Notes

“Support”
CH

100% AMI

Sudbury
model

P/T



Questions?

- Discussion: Barbara Cox for the Affordable Housing Trust began the discussion. The Trust purchased affordable properties, set up the lottery system, and all the recommended marketing was done to find eligible applicants. The process to of approximately two years to implement. There was interest at the open houses, however there was only one applicant that fit the requirements and had the down payment to purchase the property. Barbara felt that down payment assistance maybe a better avenue to pursue for help people with affordable housing. She did not see the need to buy more properties because people are not in the position to buy. She felt renting would be a better option. She felt a current needs assessment would be advantageous because ownership is not always what people want. Barbara said that the only bank that showed interest in helping to support the sale of the two homes the Trust had was South Coastal. In her opinion, the role of the Coordinator would be for advocacy and advertising available homes. The Trust did not explore the option of renting the homes because the Trust is made up of volunteers, who are not equipped to handle the managing of rental properties. The Trust has been considering the idea of down payment support. The home that did not sell could be rented if the Housing Authority agreed to manage it. Both properties are condexes on the Carrie Litchfield property. They consist of three bedrooms, one and a half baths with a full basement. Shelly agreed that a current assessment would be the initial step in determining the needs of the town. If properties are rented and managed by the Housing Authority than 100% of the rentals would count towards the subsidized housing inventory for the town. Shelly suggested to look into Hingham Savings, who offers a soft second mortgage tool they call One. It is a great tool for people who are asking for mortgage help, if ownership is a goal. This mortgage requires 3% down and half could come from the buyer and half could come from the trust. Down payments with assistance do have strict income restrictions. This needs to be clear when marketing the available property for sale. There are also home funds available from HUD. The Coordinator's function could be to work in partnership with a bank to help determine options for down payment assistance. When considering rental the "need" has to be determined. It needs to be decided



whether it is a short term rental or rent to own option. These rental options depend on income. Renting to own does help stabilize a person's living situation. Shelly felt it was imperative to have a plan with a vision for the town's Affordable Housing needs. Lisa brought up the fact that since Scituate is a seacoast town people are displaced when summer rentals start. Lisa said seasonal rentals poses a great stress on the affordable housing issue the town faces. Many people cannot afford the rate increases. Thus there is a struggle to find housing. Lisa proposed that funding go toward financial assistance during the summer months so people can afford the rate increases and stay where they are. She felt this would be a good option for support. Lisa also felt that a current needs assessment is required in order to define the vision for the plan. Kath DeMarsh, Director of the Housing Authority concurred with having a current needs assessment done. There are 218 public housing units presently in Scituate for elderly disabled. Ms. DeMarsh felt there was a need for both more rental properties and home ownership properties. Mr. Coulter spoke on the plan to build small cottage/bungalows similar to the Seattle model on the Driftway Property. The Driftway property is owned by the town and designated for affordable housing. By using the Seattle model 30 units could be built on the site and the cottage design is well suited for a seaside community. Shelly mentioned how in Carlisle, MA the town converted an old New England house and barn into a 55 and older housing units. The design did not disrupt the quaintness of the town and did not meet with much objection. Shelly said that there is less resistance when the housing project fits with in the local landscape. Mr. Coulter also thought that the down payment options would be a good way to gain ownership in this Driftway housing project.

- Closing: The presentation was successful in facilitating an open discussion between the two Scituate housing components. There was consensus that a plan is need. The plan will incorporate the Trust and Housing Authority working toward the same goal. There is money available in the Trust that can be used to help fund a cottage project on the Driftway site. There was also agreement by all parties that a current needs assessment is required as the first step in the process. However, the discussion on affordable housing for the town must continue and not end here tonight. All agreed that the Housing Coordinator position would be beneficial and definitely an adjunct for change. The position would help aid both parties and a person should be hired on a consultant basis. Steve Coulter is also in the process of being signed off by the Selectmen as the new CPC Housing Authority Liaison. Shelly agreed to provide Steve with a list of nonprofit developers that maybe interested in the Driftway project. The 2006 Housing Plan will be reworked. The parties will gather information and bank support for buy down programs and a current needs assessment will be conducted to review rental vs. ownership. The Driftway project presents as the first step in a joint venture between the Housing Authority and the Affordable Housing Trust. The project is a perfect opportunity to start addressing the affordable housing needs of the community.
- Next meeting April 8, 2013 and 7 pm at GAR Hall Country Way, Scituate.
- Adjournment: 8:45 pm

Priscilla Grable
Assistant