

**Joint meeting  
Ipswich Housing Partnership  
Ipswich Affordable Housing Trust Fund Board  
Wednesday, April 24, 2019, 7:30 AM  
Room 129, Planning Dept. Conference Room, Town Hall**

Members of IHP present: Don Greenough, Jim Warner, Binni Hackett, Stacey Pedrick, Jim Kroesser, Rich Kalman

Members of AHTFB present: Jim Warner, Nishan Mootafian, Binni Hackett

Staff present: Glenn Gibbs, Terry Anderson

Guest: Meegan O'Neil

**MINUTES**

**1. Citizen queries**

None.

**2. Approval of minutes of March 27, 2019 by the Trust Fund Board and the Partnership**

The minutes were approved by the Partnership on a motion by Kroesser, a second by Kalman, and a unanimous vote. The Trust Fund Board approved on a motion by Mootafian, a second by Hackett, and a unanimous vote.

**3. Discussion: Adjustments to the Declaration of Trust**

Anderson reported that Gibbs had suggested that the names and terms of the trustees be removed from the Declaration of 2012 because they are no longer relevant. However, Greenough pointed out that since the Declaration is recorded, instead of altering it we should record a Certificate stating the names and terms of the current trustees and that this should be done every year. A motion to this effect was made by Mootafian, with a second by Warner, and the motion passed on a unanimous vote. Kroesser offered to draft the Certificate.

**4. Discussion: Rich Kallman participation in 152 County Road removal of restriction**

Kallman reviewed this question and explained that his comments at our May 23, 2018 meeting regarding the Wolf/Thorpe request to remove the restriction were simply a matter of informing the members that this action was taking place and not that he was representing Wolf/Thorpe in the discussion that followed. Further, he did not participate in the discussion that occurred among the other members.

**5. Discussion: discharge of Monroe's loan for purchase of 49 Washington Street**

Anderson said the Monroes are planning on selling their house and they wanted to clarify what their obligations are regarding the financial transactions that occurred at the time of the purchase, in 1998. He said the Loan Conditions require repayment of their down payment assistance loan of \$6,500—even though the policy at that time was that a loan would be forgiven if the owner remained in the home for fifteen years. Hackett suggested that we check other loans made during this period to determine whether forgiveness was allowed in those cases.

Greenough also noted that an \$80,000 loan was made by the Town (not the Trust Fund) to Homefront, Inc. as assistance for the development of the property in 1998. (Homefront, Inc. is

no longer in business.) This loan has not been re-paid. Lacking a recorded promissory note related to this loan, the consensus was that Anderson should investigate the Select Board minutes of that period to determine whether that loan was meant to be re-paid or could be forgiven. Kallman recommended proceeding very cautiously and seeking the original documents from the Monroes.

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

Gibbs said a letter is ready to be sent to homeowners with accessory units to solicit their interest in receiving financial assistance in exchange for formally restricting the rents of those units. He suggested the assistance could be \$10,000 as a loan that would have to be re-paid or \$15,000 as a grant in exchange for a long-term affordability restriction. Remembering certain comments that were made at the Tri-Board meeting which questioned using funds for purposes other than creating new affordable units, Warner said our mission is to create new units and Greenough amended that to include maintaining and protecting existing units.

Kroesser recommended making this assistance available to those who seek a Special Permit for an accessory dwelling unit. He also said the amount of the award could be structured as various amounts tied to different terms of affordability. Gibbs asked if a grant of \$20,000 would be acceptable and said it could be a better incentive for homeowners to participate.

O'Neil questioned the appeal for homeowners of accepting a lesser rent continuously in exchange for upfront assistance. She suggested that an even higher grant amount—perhaps \$25,000--might be an effective incentive for those considering creating a new accessory unit as an aid in paying for the improvements.

**7. Community input/new business**

The members read the report prepared by Gibbs, Parsons, and Anderson in response to Select Board questions regarding the history, policies, and operation of the Partnership and Trust Fund Board. All commended the three for a good job, especially in terms of clarifying how the Trust money is spent, how decisions are made regarding accepting Payments-in-Lieu of new affordable units, and the amount of receipts over time. Kallman praised Warner's comments at the Tri-Board meeting on April 6.

**8. Next meeting date**

The next meeting will be Wednesday, May 22 at 7:30 AM.

**9. Adjournment**

The meeting adjourned at 9:00 AM.

Respectfully submitted by  
Terry Anderson  
April 24, 2019

Approved May 22, 2019