



TOWN OF IPSWICH

IPSWICH, MASSACHUSETTS 01938

Affordable Housing Trust Fund Board &
Ipswich Housing Partnership Joint Meeting
Meeting Minutes

August 11th, 2022 7:30 am

Meeting Room A/Virtual Zoom Meeting

Ipswich Housing Partnership Attendees: James Warner, Don Greenough, Charlie Allen, Ken Redford, Stacey Pedrick, Patricia Valcour, Carl Gardner.

Affordable Housing Trust Fund Board Attendees: James Warner, Michael Jones, Binni Hackett, Sarah Player, and Michael Schaaf

Guests: Meegan O'Neil, Habitat for Humanity

Staff: Andrea Bates and Caja Johnson

Call to Order: Quorum established for the AHTFB and IHP

Meeting called to order: 07:30 am

Citizens Queries: none.

Adopted Minutes: 07/14/2022 (IHP & AHTFB) not adopted.

Habitat for Humanity: Meegan O'Neil gives background information about Habitat for Humanity's mission, values, and projects. Conversation opens up surrounding construction cost, accessibility, management, affordability, and education. O'Neil reports all projects are affordable. She explains that some City's and Town's may donate land, have inclusionary zoning requirements, and Habitat for Humanity does use volunteer labor with licensed supervision for construction/plumbing/electricians. Warner asks O'Neil what the highest and best use of the 161 Topsfield Road site is and she defers to the septic and soil testing results. Gardner inquires about risk testing/permitting. O'Neil reports Habitat for Humanity is capable of fulfilling both some site testing as well as all permitting. Schaaf suggests reviewing the analysis completed by Larry Graham previously on 161 Topsfield Road prior to considering this analysis to be definitive. Greenough adds that the entire property was not evaluated. Schaaf urges the board to fund a more thorough analysis. Binni spoke with Ed Dick and he will complete a valuation on 161 Topsfield Rd.

Winter Street: Johnson reports no updates since the last meeting and references the handout the Leblanc and Winderlin handed out at the last meeting. Warner states this could be an opportunity to make this model project to make this a bonified housing project as well as to add units to the SHI. Warner urges

their proposal to be considered. Greenough disagrees and explains that either way, there will be 11 units there and the proposal of three hundred thousand dollars is a lot of money to buy down the affordability by \$150.00 a month for 3 units. Greenough suggest the funds can be better utilized. Gardner agrees with Warner but states the housing partnership and board should not be getting involved in any legal matters of developers. Gardner suggests revisiting the proposal once Leblanc gets past litigation. Player and Allen agree with Gardner. Schaaf states he agrees with everyone who has responded to Warner, he also adds that this is not ready for our investment.

Affordable Trust Fund Board Vote: Hackett motions to decline the current proposal from Roger Leblanc and Sarah Winderlin on July 14th 2022 but ask that they return post litigation for further discussion. Player seconds. Discussion: Warner thanks everyone for the conversation, agrees with the, and supports the motion. Jones adds that the buydown amount was not agreed upon at the time of the proposal. Schaaf adds that before he would consider such a proposal, he would require a lot more financial information including but not limited to projected operating budget, development budget, construction description, developers financial condition, and more of a status on the litigation. Greenough suggests for a project like this one requesting 30% AMI, Leblanc proposed 50% AMI. Player, yes. Schaaf, yes. Jones, yes. Warner, yes. Hackett, yes. Motion passes unanimously. Planning department will draft a decision letter and send it to Winderlin and Leblanc.

First Time Homebuyers Program: Schaaf states affordable homes will be sold at an affordable rate with or without applicants utilizing the first time home buyers assistance program. Primrose Farm units are already affordable and in such cases, it is not a good use of funds. Schaaf contrasts that to an applicant who comes in that is buying a market rate home in which case he believes it is a good use of funds. Schaaf adds that we should be choosing one applicant over another because they know about our program and are able to get it. Allen asks Johnson how many applications are there. Johnson reports there are two applications (Johnson and Cordima). Hackett asks for clarification that the decision is not between applicants. Johnson states the decision is whether or not individual applicants are income eligible and is not determined by one versus another or preference. Player recalls a conversation with Johnson surrounding the diversity of the housing assistance that is being offered and offers space for discussion surrounding policy and purpose. Allen states he doesn't see much of a difference between the two scenarios put forth by Schaaf.

Affordable Trust Fund Board Vote: Hackett, motions to support both applicants. Second, Jones. Discussion: Schaaf states affordable homes will be sold at an affordable rate with or without applicants utilizing the first time home buyers assistance program. Schaaf states it is a waste of money and he will not support it. Gardner asks if the loan is forgivable. Johnson and Warner clarify that the loan is forgivable after fifteen years. Johnson adds that anyone can apply, whether the home is market rate or affordable and that it can be challenging to find eligible applicants that are earning enough money to be able to afford a market rate home. Warner states that this program is for first time buyers.

Reuse Committee: Player states Gordon Harris stated at the SB meeting that the survey results are in but the Committee has not formally discussed them, he added that arts and culture was in the lead. Allen thinks the survey should specify affordable housing. Greenough reports the RFP is the priority and will go out in August.

New Business: Gardner requests to discuss new ADU proposed amendments.

Meeting Adjourned 08:40 am

Minutes adopted 10/20/22