

# MINUTES

## Ipswich Housing Partnership & Ipswich Affordable Housing Trust Fund Board Joint meeting

**Date:** Wednesday, September 16, 2020 7:30 am

**Location:** Virtual Meeting Using Zoom

**Attendees:** Jim Warner (IHP and AHTFB), Don Greenough (IHP), Michael Jones (IHP and AHTFB), Stacey Pedrick (IHP), Binni Hackett (IHP and AHTFB), Tony Marino (AHTFB), Nishan Mootafian (AHTFB), Charles Allen (IHP), Judy Field (IHP) Staff: Ethan Parsons and Christina Aubin.

**Meeting Called to Order** at 7:36 am with quorum for both groups established.

**Adoption of Minutes:** Minutes to be adopted: July 29, 2020. Binni Hackett motioned to accept the minutes for the AHTFB, seconded by Michael Jones, Roll Call all AHTFB members were in favor- minutes adopted. Don Greenough asked for a motion to accept the minutes for the Partnership. Jim Warner motioned to accept the minutes on behalf of the IHP, seconded by Michael Jones. Roll Call of members - all IHP members were in favor- minutes adopted.

**Update Action Inc. Program:** Warner stated that he was a bit disappointed by the low participation in the program. He had been hoping it would be a more robust program but feels the money is being put to good work. Hackett and Allen would like a follow up call to Action Inc. for more information on the implementation. Members were hoping to be able to generate publicity for the program. Members discussed the current and future financial situation and COVID Impact.

**Housing Production Plan:** Warner gave a brief update of the Housing Production Plan and the presentation. He noted the HPP is very comprehensive. The thoughts and feedback from all the various vested groups was included. Parsons shared some noteworthy points such as that in order to obtain safe harbor from undesirable 40Bs the plan needs to be certified by DHCD. In order to be certified Ipswich would have to produce 29 new units on the SHI annually. Parsons feels this is entirely doable.

Parsons shared his feedback from his experience at the September 14 joint Planning Board and Select Board meeting. The members discussed the HPP, proposed moratorium on building, imposing water regulations and In Lieu payments. Parsons feel that the Select Board and Planning Board are supportive of the HPP. Parsons stressed that it is important to create affordable housing in a manner that aligns with the vision for the town.

The plan is to go back to the Select and Planning Boards in October and ask them to approve the HPP. After approval it will be submitted to the DHCD. Parsons stated that he felt that the IHP and the AHTFB should state support and their recommendation for the HPP which he feel may occur in late October.

Allen asked for clarification on the Finance Committee's frustration. Parsons said the frustration was not with the Affordable Housing Trust Fund but rather in the inclusionary units provided and fees being charge are not enough to ensure the housing programs success. Allen is supportive of reviewing the fees, he however would urge caution on the trust as perceived as a building entity. Jim felt as if the Finance Committee would like the Affordable Housing Trust Fund Board to advise the Planning Board to achieve more equitable fees. Jim said the fees are based on housing pricing from quite a few years ago and the figures have significantly changed since, so a review of fees is appropriate.

Mootafian shared that the Select Board voted 3 to 2 not to accept the moratorium citizen's petition. FinCom voted 9 – 0 not to support the moratorium. He feel it is great if the IHP and AHTFB want to weigh in on the HPP. Mootafian stated his perception on the Payment in Lieu is that the other boards do not know what is done with the trust fund money these boards would rather not see people paying their way out of their obligations. However he argues that the Payment in Lieu is important to help keep people in Ipswich and not lose them because they cannot do necessary work on their home. As an example of what is being done with the AHTFB funds. He advocates presenting two years' worth of data as to what is done with the funds.

# MINUTES

## Ipswich Housing Partnership & Ipswich Affordable Housing Trust Fund Board Joint meeting

Mootafian stated he is pretty comfortable with the HPP – his only sticking point was the Payment in Lieu. When presented it was suggested it be high enough to cover an affordable unit. Mootafian wanted there to be a clearer dollar value on what that amount is and then put into the HPP, because it should be clear as he feels it will be a high number.

Ethan feels that the Select Board and Planning Board would like to hear from the IHP and AHTFB. Greenough asked if it were a completed report. Greenough would be more comfortable giving a recommendation on the finalized submission. Mootafian suggested that they wait until the Select Board votes. Parsons suggested moving the next meeting forward up for October, after Town Meeting.

Allen asked if changes in the Payment in Lieu structure requires a change in the bylaws and a vote at Town Meeting or was there some discretion in this Parsons answered there was some leeway.

Warner stated he wanted to assemble information on what the housing program has done in the past through the present day. A report on expenses and revenue, projects and other ways in which the IHP and AHTFB have bettered lives. He would like this used for PR and edification of people.

**Refinance questions from a loan holder:** Discussion of the request by a loan holder. IHP and AHTFB confirmed that the loan undergoing cash out refinancing does not need to be paid off if the loan holder used the cash out proceeds for home improvements, if used for anything except that the original loan needs to be paid back. Members discussed possible ways to monitor and track this process. There has to be a manner in which the repairs can be verified and tracked. Parsons suggested that the loan holder submit a detailed itemized proposal. Jones asked how the repairs would be tracked. Parsons suggested involving Mark Simon in this. Jones suggested that the lender escrow the funds while repairs were being made. Warner brought up the fact that many contractors require a third down, a third have way through the a third upon completion. Jones explained who this would work. Hackett suggested the use of photos and receipts as a way to assist in confirmation. Warner said it would be a good use of funds to have mark Simon go out and inspect before and after.

**Affordable Housing Trust Fund balance:** Members discussed the trust fund balance including the possibility of creating an information packet regarding the IHP and AHTFB, and the projects undertaken.

**Citizen's Zoning and Affordable Housing Petitions** The members of the IHP and AHTFB discussed in depth the Citizen's Zoning and Affordable Housing petitions. The petitions are: Robert Richter's *Two year building moratorium on multi-unit developments*, Christopher Florio's *Remove Inclusionary Housing Payment-in-Lieu-of Option for non-fractional Affordable Housing Units* and James McCarthy's *Implementation of Water Use Mitigation Plan*.

Allen suggested that regular, reoccurring review periods of PIL rates might be helpful to address the concerns the petitions bring up. Parsons feels the Planning Board would be committed this. Greenough pointed out that the bylaws allow the Planning Board to make changes to the PIL depending on economic factors. A review has been done once since 2015. Greenough pointed out that the citizen's petition only address one part of the bylaw. Parson's will speak to Keith and figure out an approach.

**New Business:** Tony Marino presented some additional subsidized housing unit possibilities.

Next meeting the week after town meeting or the second week after.

Meeting adjourned: 08:40 am