

## Affordable Housing Trust

Minutes 7/24/13

Welcome – Fred Mills, Michael Lombardo, Brian Stein and Ed Howard attended the Trust meeting. Planning Coordinator Kristine Cheetham was also present.

### Agenda Items

Committee Membership – At the next full meeting of the Board, officers and terms for membership will be renewed. The Trust discussed the possibility of opening up the membership on the committee because there is often only three out of five members at a meeting.

Action Plan – K. Cheetham reviewed the 2013-2014 Action Plan established at the previous meeting.

**Goal One** (Fred Mills to take the lead) – Outreach to local groups to increase awareness about the current status of housing in Hamilton and the terms related to affordability.

Terminology to address: Affordable housing, Affordable in Hamilton (North Shore region), Subsidized housing, section 8 housing, Infill housing, community housing, smart growth, Area Median Income, and actual Affordable Housing in Hamilton.

**Goal Two** (Kristine & Tina @ Assessors) – Inventory parcels in town with GIS systems to assess future priorities for development. Prior to future investments by the Affordable Housing Trust in large projects, a habitat for humanity project, or one unit projects a priority system must be in place. The inventory will enable the Trust to better understand the size and scope of land available for future development opportunities. The

**Goal Three** (Kristine & Brian/ZBA) – Review the accessory, rental, in-law apartment options and bylaws. F. Mills suggested that the first step in addressing a problem is to clearly define the problem.

One aspect of the problem is that seniors do not have enough options to remain in this community after their financial/physical ability changes.

The second reason to address this bylaw is because it would benefit from simplification.

Research to address includes an inventory of the total volume of parcels in the 10,000 sq ft and 20,000 sq ft range (that may be eligible for an additional unit).

How many are permitted now? How many units in detached structures?

One question for community is to address owner occupancy at primary residence. There are positives and negatives with this concept. On the one hand, home ownership is preferred by insurance,

neighborhoods, and is currently written in to the law. On the other the absence of ownership allows for investment(s) in properties. This could possibly resolved by allowing for condo development.

Another question is whether to allow this in some zoning districts (by right) and not others.

**Goal Four** (Dave C / Michael) Create a revolving loan program for physical improvements to homes for seniors. A Establish a forgiveable loan / lien on the house. The loan would go for a 10-15 year term in lieu of an affordable deed restriction. The lien would be in place in case of sale.

The problem this addresses is senior housing needs.

It is a program that enables seniors to remain in their homes longer (financial or physical needs might have altered this path)

Seniors in their homes longer helps them stay healthier (out of nursing homes and happier)

Seniors pay taxes and don't require a lot of town services.

#### Approvals

Housing Production Plan – K. Cheetham noted that the Housing Production Plan was officially approved by the State. MAPC will forward several dozen final copies in print as well as on line.

Action: M. Lombardo made a motion to pay the final bill from MAPC for the Housing Production Plan. F. Mills seconded the motion. All voted in favor.