

**GREAT BARRINGTON
AFFORDABLE HOUSING TRUST FUND (AHTF)
BOARD OF TRUSTEES MEETING MINUTES
Wednesday, October 13, 2021 at 6:30 PM via ZOOM video conference**

MEMBERS PRESENT: Fred Clark, Chairman; Bill Cooke, John Katz, Garfield Reed

OTHERS: Carolyn Valli & Erin O'Brien of Habitat for Humanity, Allison Marchese of CDCSB, Shepley Evans.

CALL TO ORDER: Mr. Clark called the meeting to order at 6:31 PM and read the Governor's March 12, 2020 Order. He announced that all votes during this meeting would be by roll-call and he introduced Ms. Valli & Ms. O'Brien from Habitat for Humanity and Ms. Marchese from CDCSB.

Mr. Clark made a motion to approve the minutes of the May 13, 2021 and May 27, 2021 meetings. Motion seconded by Mr. Katz, and unanimously approved by roll-call vote. **Motion by Mr. Katz** to approve the minutes of the June 23, 2021 meeting, seconded by Mr. Clark and unanimously approved by roll-call vote.

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Mr. Clark introduced Allison Marchese of CDCSB.

Ms. Marchese reported that, ever since an initial informal conversation during the past summer, CDCSB has been looking into ideas as to how CDCSB and the AHTF Board might work together on affordable housing in Great Barrington. Illustrating progress CDCSB has made, she noted the recent opening of the Bentley Apartments on the 100 Bridge Street property and announced that the development of Windrush Commons at 910 South Main Street will start construction soon and will be under construction for approximately 18 months. She acknowledged that she and Mr. Cooke had explored the idea of creating an affordable home ownership and rental complex on the remaining +/- 2 acre site at 100 Bridge Street and had discussed possibly accessing CPA funds.

Mr. Cooke acknowledged that their thinking had evolved toward smaller homes with built-in down payment assistance available.

Ms. Marchese said she and Mr. Cooke had talked about maybe creating a neighborhood of micro-homes for ownership that look like the community. They both wanted to work with and fit into the community.

Mr. Clark acknowledged that the Board is interested in these ideas and opined that, compared to other "affordable housing" projects, this approach might not require such a heavy financial burden. He

reminded that the down-payment assistance program offers a loan of up to \$25,000 which gets paid back to the Trust upon subsequent sale of the residence.

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Ms. Marchese pointed out that one need not be married to one concept: i.e.- Houses vs. Town Houses vs. Free Standing. She imagined Town Houses facing Bridge Street and in internal grouping of micro-homes free-standing. The timing and details of the mix can depend on available funding. She imagined a 2023 – 2024 start-up with down-payment assistance.

Mr. Reed asked how a land lease might fit into such a concept.

Ms. Marchese replied that CDCSB already owns the land.

Mr. Clark opined that the Trust is so fortunate to have Habitat for Humanity, Construct and CDCSB here in Great Barrington, and that the Trust does not want to compete – but to support these entities.

Ms. Marchese thanked the Board for the opportunity to share these ideas and left the meeting.

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Mr. Clark wanted to review the status of the two Habitat for Humanity projects at 40 Grove Street and on the North Plain Road acreage. He reported the news that the Trust has been advised that it is likely to be awarded all the engineering funding for North Plain Road.

Ms. Valli pointed out that this is great news and that, because of the early pre-engineering work under way, one can jump right into the infrastructure component.

Mr. Clark noted that we need to pursue the Housing Community construction cost, and that we need to apply for the construction money for infrastructure in 2022/2023.

Ms. Valli reviewed Habitat's on-going interface with the community and engagement with engineers and other experts. She reported that 40 Grove Street is coming along nicely; that the neighborhood is very enthusiastic; that Erin O'Brien is Habitat's "go-to-person" for the project; and she provided necessary contact information for Ms. O'Brien.

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Mr. Clark expressed a desire to move the meeting on to discussion of the Rental Assistance and the Down-Payment Assistance programs. He reminded that Construct administers these programs, that they

use the Trust's funds as "last money in" and that they have been able to access other funding from the State and other sources. He reminded that "down payment assistance" money is paid back to the Trust when an owner sells a residence that was purchased with such assistance. He noted that, in Great Barrington, it is hard to buy a family residence under \$300,000. He recommended that the Board either remove the \$300,000 price as the upper limit for access to "down-payment assistance" or increase it. He

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also pointed out that, while the AHTF wants to support single family houses for families of four persons, multi-family houses might qualify easily than single family houses.

Mr. Clark entertained a motion to waive or delete the \$300,000 single family purchase cap, or to expand to include multi-family houses.

Mr. Cook made a motion to eliminate the \$300,000 single family purchase limit. **Mr. Reed seconded the motion** and questioned whether there should be any upper limit.

Mr. Cooke suggested a New Standard: for a family earning up to 100% of Area Mean Income, looking to increase to purchase limit of \$400 to \$425,000 for a two or three family house.

Mr. Clark called for a roll call vote on Mr. Cooke's motion seconded by Mr. Reed. **Unanimous approval by roll-call to eliminate the \$300,000 upper limit.**

Mr. Cooke reminded that the whole point of this vote was to make purchase of multifamily houses part of this down-payment assistance program.

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Mr. Clark made a motion to request from the CPC \$150000 for Down Payment and/or Rental Assistance affordable housing program.

Mr. Katz moved to amend the motion to a request for \$200,000.

Mr. Cooke seconded Mr. Katz's motion to amend.

Motion to amend approved by roll-call vote (3 yes to 1no).

Amended motion to request \$200,000 from CPC for Down Payment and/or Rental Assistance affordable housing program approved unanimously by roll-call vote.

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Mr. Cooke reported he was having casual conversations with wealthy folks about buying big houses to convert to multi-family housing. He is still working on the idea.

Mr. Reed cautioned about encouraging folks to buy affordable houses to use for short term rentals.

Mr. Clark opined that the objective should be to work to increase the supply of affordable housing. He also cautioned that the Affordable Housing Trust Fund Board is authorized as a 7-member body and must have a quorum of 4. The Board needs to attract more members. He also expressed his desire to set regular days and times for meetings and offered the suggestion of the 2nd Wednesday of the month at 6:30 PM.

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Mr. Reed reported that a number of folks, including Vivian Orlowski, are seeking support for a program for folks over 65 years of age to get an abatement of real estate taxes with interest until their residence is sold or otherwise conveyed. The Town Finance Committee is supportive, but uncertain about the right interest rate. He also is aware that the Town has a program to abate up to \$1500 off taxes in exchange for working at Town Hall (mostly clerical) at \$10.00 per hour.

Mr. Clark, hearing no objection, adjourned the meeting at 8:00 PM.

Respectfully submitted,

Shepley Evans
Administrative Support