

**TOWN OF GREAT BARRINGTON
AFFORDABLE HOUSING TRUST FUND (AHTF)
BOARD OF TRUSTEES MEETING
MINUTES**

**Tuesday, February 20, 2024 at 6:30 PM
Remote virtual meeting on ZOOM.**

Mr. Clark called the meeting to order at 6:33 PM. He read Governor Baker's and Governor Healy's Orders regarding public access to public meetings and called the roll of members present, absent and others attending.

MEMBERS PRESENT: Fred Clark (Chair), Ananda Timpane (Vice-Chair) Bill Cooke, Joseph Method and Krystyna Kurzyca.

MEMBERS ABSENT: Garfield Reed

OTHERS PRESENT: James Harwood

APPROVAL OF MINUTES: While minutes for the remainder of 2023 have been finished and approved in January, completion and approval of minutes for the recent January meeting are still behind schedule. It was agreed that Mr. Clark and Ms. Timpane would seek to ensure that minutes of each meeting be ready for vote and approval at the very next following meeting.

TRUST RELATED ACTIVITIES:

North Plain Road Project: Habitat for Humanity is holding an information meeting soon for the public at Guido's to preview the construction schedule for the upcoming 2024 construction season. The engineers for the project will be meeting with the Planning Board to review detailed plans and documents and to confirm that that these conform to Town technical requirements.

Planning & Housing Subcommittee: Mr. Reed, who is Selectman, is also the AHTF representative on the Joint Selectboard Planning and Housing Subcommittee. As soon as the Town Budget has been finalized, it is expected that he will report on the activities of the Joint Subcommittee - probably at the March AHTF board meeting.

Financial Reporting:

Ms. Timpane presented and explained the FY 24 Budget Summary & Report (posted on the Town website) which shows current year running numbers and the sources and uses of funds since 2017-18, which was the first year of AHTF activity. The report also presents in narrative form the sources and uses of funds in chronological order as they have occurred. She reported that the CPC has expressed their approval and gratitude for this proposed reporting process.

OLD BUSINESS:

ADU Project, Next Steps: Mr. Method and Mr. Cooke set up a working sub-committee to develop marketing, advertising, etc. Town Council is reviewing promotional and other descriptive language. Mr. Cooke has designed several advertising layouts for placement in local print and electronic media. It was agreed generally that April would be a good month to "kick off" the ADU program and begin taking applications. Mr. Clark wanted to continue the

discussion at the next meeting and indicated that he would be putting the subject on the next agenda.

NEW BUSINESS:

Small House Development proposal: Oak Bluffs by Bill Cooke. (See attached)

Mr. Clark said that while the public perception might be that the affordability of the small houses might be because of their size, in fact, the cost per square foot might be higher because the costs of infrastructure, utilities and appliances do not go down as square feet of living space shrinks. Mr. Cooke remarked that the original Levitown concept was to produce more smaller houses on the same acreage, thereby spreading the cost of land over more small sized houses or cottages, creating relatively tight clusters of single units, maybe of only 600 to 800 square feet. Mr. Clark wanted to look further into the zoning requirements. Mr. Cooke said he would work with Ms. Kurzyca to get more information on the idea.

Mr. Clark recognized Mr. Harwood Board president of CDCSB and an architect who indicated that he liked the idea and that the challenge may be to find the place(s) to do such a development. He offered to coordinate/collaborate with Mr. Cooke on the idea.

Mr. Method opined that there were Zoning considerations involved in the idea of bringing together multiple dwelling units that were classified as Mobile Homes. He noted that “trailers” & “mobile homes” were not permitted or only allowed as temporary housing for a maximum of 60 days and elsewhere for no more than one year while more permanent housing was being constructed. Tiny houses defined as manufactured houses of below 500 square feet (sf) are permitted but Mobile Homes defined as greater than 500 sf and delivered to site but truck or on wheels are not. Mr. Method suggested that he wished to request a bylaw change of the discriminative language in zoning (section 8.6.1).

Ms. Timpane would prefer that the AHTF not advocate for specific zoning changes.

Mr. Clark suggested that interested board members should approach the Planning Board as individuals under “Citizen Speak” time, keeping in mind that the Planning Board has already allowed small houses on wheels under 500 square feet along with more permanent small cottages on more permanent foundations.

Ms. Timpane opined that the distinction of “tiny” vs. “mobile” homes is a classist debate and that the subject should perhaps be introduced and let the Planning Board “wrestle with it”. The suggestion was to revisit section 8.6.1 of the Zoning Bylaw and answer the question, “Why are mobile homes not permitted?” A suggestion was made to send a letter to the Planning Board, and Mr. Method volunteered to compose a draft.

2024 Meeting Calendar & Topics: Mr. Clark introduced the concept of the “Rhythm of the Year” or the “Predictable Flow” of events and activities in which the Board was engaged. He listed several including: the CPA funding cycle; the submission of an annual report; the production of an annual budget; the annual reorganization of Board officers; and taking time to

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conduct an annual review. He said that his idea of a calendar was a “program for the coming year”. In other words, “what we do and when”. He imagined that this programming activity would help identify when, during the year, the Board might or might not have time to work on new ideas. For example, he suggested that, if there were no pressing agenda items, the Board might choose to pass over meeting in July.

TRUSTEE SPEAK TIME:

Mr. Cooke reported that he has been working with “Smitty” Pignatelli and Paul Mark to craft legislation where any money that may be available to produce or support the creation of affordable housing can be used for that purpose without having to go through the conventional “30B Procurement Process”.

CITIZEN SPEAK TIME: None

MEDIA SPEAK TIME: None

ADJOURNMENT: Hearing no objections, Mr. Clark adjourned the meeting at 7:51 PM.

Respectfully submitted,

Shepley Evans
Admin. Support



The Oak Bluffs concept — a proposal

I propose that the GBAHTF explore the possibility of creating “small house” developments on town lots, purchased or otherwise acquired by the GBAHTF. The Trust would own the property and make it available (long term lease or similar arrangement) to income qualified potential homeowners.

Depending on zoning, up to 8 units could be put on a single lot. All 8 units would be built at the same time, to save on construction costs and create a cohesive look. The cohesive look I have in mind would be based on the Cottages in the Oak Bluffs Campground (photos attached).

All 8 units would need to be under contract before construction begins. The homeowners will be able to purchase the houses at an affordable price, using a standard bank loan. A permanent deed restriction would be placed on the houses, linking the sales price to the AMI. (If the AMI goes up 5% the house price can go up by 5%). The goal is to keep the house permanently affordable. The town will use the deed restricted price for the real estate tax assessment. The land would not be taxed because it is owned by the AHTF (the town, essentially).

Even with this deed restriction, this is a path to wealth building for the homeowner, because they will be building equity every month. There is also the tax benefit of home ownership, which will make the housing even more affordable.

All of the units will be built by one contractor, but each unit will be paid for by the homeowner. While there should be a cohesive look to the entire development, homeowners will be able to choose from several basic designs and make modifications to suit their individual budget.

Cost breakdown

All of the homes will be between 600 and 900 sq. ft. Size of the building and/or down payment assistance can be adjusted to fit individual budgets. I've used 750 sq. ft. in this example.

Land is owned by the AHTF/Town

750 square foot house X \$300 per square foot to build = \$225,000

Down payment \$15,000 (from AHTF)

Loan amount = \$210,000

30 year fixed rate mortgage @ 7.25% = \$1,433/month

Taxes, insurance, etc. (building only) = \$536/month

Total monthly expenses = \$1,969

Two person AMI = $\$81,200 \div 12 = \$6,766 \times 30\% = \$2,030$