

Leverett Affordable Housing Trust  
December 21, 2015- Meeting Minutes

Members Present: Barbara Carulli (Chair), Julie Shively, Chuck Dauchy, Elizabeth Ahearn, Judy Weinthal, Ken Kahn

Others present: Pam Parmakian, FHA Acting Director of Community Development, and Frances Pheeny, HRA Executive Director

Meeting convened at 5:30 PM.

1. The new leadership at Franklin County Regional Housing and Redevelopment Authority (HRA) introduced themselves. Pam Parmakian has long experience in homeownership programs, most recently in the Cape Cod Area. Fran Pheeny was most recently with FannyMae and previously directed Florida's 1<sup>st</sup> time homebuyer's program. She asked the Trust to let her and Pam know what other assistance we might need and said that she hoped for good communication with the Trust. Parmakian said that Deborah Little at HRA will now be assisting with the Buy-down program coordination.
2. Buy-down program:  
Parmakian suggested, as previously noted in communications from the Chair, that the Trust not request additional funds at the spring town meeting. Her opinion is that two local preference slots are still available. She recommends rolling applications after the next lottery, and a continuing public information program to build a waiting list for when new funds are available.

The timing of the requirement for a First Time Homebuyers Course was discussed. Parmakian and Pheeny were of the opinion that it should be required before closing, but not necessarily before the lottery as part of the application process.

Problems with the mortgage pre-approval process were discussed, noting that the lender for the recent purchase was not adequately aware of the restriction. HRA staff will take more action to educate lenders in the area about the buy-down program and deed restriction. They will see if pre-approval can include some statement regarding approval of the restriction. Pheeny will also confirm that Mass. Housing approves the Leverett restriction for use with their first time homebuyer mortgage programs.

Parmakian distributed a draft summarizing proposed Buy-down Program operations, including tentative dates (copy attached). The Trust did not review the entire draft, but discussed aspects of the schedule.

HRA will begin marketing and outreach by the end of the year. Outreach will include the Leverett Elementary School and Franklin Medical Center. HRA will hold information sessions for realtors and loan officers.

Proposed dates will be adjusted two weeks later than in draft schedule, which means: Application deadline 3/25/16, and Lottery 4/4/16.

Public information sessions will be held in January and February, one on a weekday evening and one on a Saturday morning.

Discussion of issues and potential future changes:

Asset limits: Parmakian noted that although income requirements vary with family size, asset limits do not. The Trust may consider varying asset limits with family size for future lotteries and application rounds.

Second Mortgage to secure deed restriction: Kahn suggested that a 2<sup>nd</sup> mortgage held by the Trust could help to secure and enforce the deed restriction. Pheeny and Kahn discussed the suggestion and agreed that it should be discussed further for future rounds of applicants, but not for the next lottery.

3. Community Development Block Grants:

Shively asked Pheeny about CDB Grants for housing rehab and similar programs. Pheeny explained that applications for the current round are already being prepared and will be submitted in February. HRA will contact towns in the Spring for suggestions for the next round of applications.

4. Minutes: The minutes of 11/16/15 were approved as amended, 4 yea, 2 abstentions.

5. Senior Housing and services: Weinthal distributed notes from her meeting with Council on Aging representatives on 12/8/15 (copy attached). She indicated that the COA welcomes coordination with the Trust and the information provided by the Trust's survey. Another meeting of the COA and trust members is scheduled for 1/14/16, at 10 AM.

6. Other affordable housing options: Kahn reported briefly that the Planning Board has not decided to propose changes increasing flexibility in accessory apartment or two family zoning provisions. There are issues that require further discussion.

7. Next meeting: Monday, 1/18/16 is proposed @5:30PM, unless it is not possible to meet on the Holiday. Shively will check. Tuesday, 1/19/16, 5:30 PM is the alternative .

Tentative agenda items:

Revised Buy-down program schedule; senior housing and coordination with COA.

Meeting adjourned, 7:00 PM.

Respectfully Submitted, Charles H. Dauchy

Approved: 1/18/16

Handouts distributed at meeting attached:

## NOTES FROM DISCUSSION WITH COA ON DECEMBER 8

Present: Terry Allen, Thom Masterton, Judy Raphael (JR), Betty Wilson, Judy Weinthal

We reviewed Survey results and comments (Have received about 12 more surveys since summary)

### Issues discussed:

- Zoning in Town that makes it difficult to develop more units that would lend themselves to affordable housing; rental units and condos.
- Is the Town willing to change regulations and support these kind of structures and development?
- Easier to work on accessory apartments BUT these are expensive to build for limited income residents and there is no known funding for these as there is for renovations and maintenance.
- We have to recognize the reality that Leverett is an expensive Town to live in and is limited in services and proximity to services (transportation lack and issue of FRTA v. PVTA bill stalled apparently) and high property taxes.
- Given the budget it would be difficult to get Town supported services needed by elders and therefore connecting to existing resources within proximity to Leverett is needed and private developers for any housing projects. (But this could be facilitated perhaps via Zoning changes.)
- The significant number of people saying property taxes was a limiting factor in their future planning was noted. Information was shared about the few people who get tax relief, the small amount of money available and therefore distributed. What can be done about this? Need to involve the Tax Relief Committee in discussion. Not in purview of COA or Trust.
- Maintenance: two components – both major repairs and renovations for which there is some financial assistance but also ongoing maintenance such as repairs both internal and external and snow shoveling etc. This is of equal significance as taxes and integrally connected. More for taxes and less for maintenance and vice versa. No money for the latter.
- There are some services (for pay) for more routine maintenance via Franklin County Home Care but as the survey indicated and the discussion supported people are not aware of these.
- Our COA Outreach Worker Jennifer: Member discussed that more needs to be done to make her services known. Her job is to link people up with resources and help with general information and support.
- The COA recognizes the need to do more outreach about Jennifer's services and resources available. Ideas they discussed...regular notice in Newsletter; more info on website; revising the COA listing in the Town Directory (single sheet) but referring to COA and not "Senior Center" and listing Jennifer and the chairs of COA as well as Lunch which is the only listing now. People seem to associate COA with lunch and there is no Senior Center!!
- COA's budget is only \$300 plus. The grant that funds Jennifer is pretty assured every year.

### General Themes:

- Affordability of housing – property taxes – maintenance – and staying in Leverett are all linked and highly interconnected
- For each effort we need to clarify the group (s) we are targeting; whether low income or all seniors; those in need of support for maintenance etc. but with resources or those with same needs but reduced income and therefore difficulties with property taxes.
- Transportation issues need to be addressed but part of larger issue of FRTA issue

- Property tax relief definitely needs to be addressed; ways to increase the Tax Relief Fund and discuss “creative” ways to help low income seniors with paying for current housing.
- Tax Relief and transportation are not in scope of COA or Trust
- Zoning issues should be addressed with the Planning Board
- A lot of the issues and ideas raised by the Survey are most relevant to the COA and to be addressed by them. The COA is aware of the issues but it is good to have more concrete data.
- The Survey served to raise awareness of the Town as to the housing needs of seniors and COA members present felt it is now more present in their discussions.
- The entire Town (people of all ages) are critical to addressing these senior needs; neighbor helping neighbor; kids raking leaves!!
- “What can the Trust really do?” (question raised). The group concluded that actual infrastructure is not the main issue now. Other issues may be more critical. However, the Trust should continue to monitor the situation of senior housing needs from its perspective and pursue any grants that might be available. Also, raise zoning issues with the Planning Board and ways to encourage rental, condo, small senior community in the future.

Action:

- COA will discuss the Survey at its next meeting and would like Trust members to join them to do brainstorming. Meeting tentatively scheduled for Thursday, January 14 at 10 a.m. Terry will confirm time with me and I will contact Trust members.
- Terry and Judy will propose the ideas discussed at today’s meeting to the COA for their approval.
- COA sees taking “baby steps” to address needs; more awareness of services; trying to create services within the Town that don’t cost money (regular maintenance, help with driving, etc.



**FRANKLIN COUNTY REGIONAL HOUSING &  
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**Leverett Homeownership Assistance “Buydown” Program Operations**

- I. Outreach & Marketing – Begin marketing December 29, 2015**
  - a. HRA does marketing and outreach for the program according to the Affirmative Fair Housing Market Plan developed in January 2015. This includes reaching out to local organizations and the waitlist and holding one informational session.
  
- II. Application to Participate in Lottery – Applications deadline date March 11, 2016**
  - a. After the application deadline has passed, HRA reviews applications for income eligibility and local preference.
  - b. After determining which applicants were eligible, HRA conducts a lottery.
  
- III. Lottery – Lottery Held March 21, 2016**
  - a. HRA conducts the lottery in which pre-qualified applicants are ranked. See Affirmative Fair Housing Marketing Plan for lottery details.
  
- IV. Post Lottery deadline date**
  - a. Ongoing marketing will after lottery deadline date. Applications will be accepted and processed on a rolling basis as opportunities are available. An ongoing waitlist will be established and maintained. If additional opportunities are established through extra funding- the next available qualified applicant will be processed.
  
- V. Working with Selected Applicants**
  - a. After applicants are ranked, the HRA notifies applicants of status on the priority list for receiving funding.
  - b. HRA works with applicants on the waiting list such that if an applicant is not able to advance towards home buying, or withdraws from the program, the next eligible applicant is advanced to a funding commitment.
  - c. HRA meets with clients to discuss program requirements and next steps. In this meeting, HRA reviews the deed rider, potential banks, program timeline, and any additional steps. These include:
    - i. Successful completion of a first time homebuyer class
    - ii. After finding a home, having the HUD Housing Quality Standards inspection. HRA will request it when given the information about the potential home.
  - d. HRA will continue supporting clients as they look for a house and apply for a mortgage. HRA answers any questions from potential lenders, and confirms potential lender’s understanding and acceptance of the deed rider.
  - e. Once clients have found a house, HRA receives a copy of the purchase and sale and the appraisal.
  - f. Once clients have successfully applied for a mortgage, the HRA receives a copy of their mortgage application and income and asset documentation and a copy of the mortgage commitment letter.
  
- VI. Closing – within 180 days of notification of award (unless extension is granted)**
  - a. After a closing date is determined, HRA issues an invoice to the Town for the subsidy amount and coordinates with the Town’s lawyer to set up a closing.
  
- VII. Post-Closing**
  - a. Within one year after closing, applicants are expected to complete a post-purchase homeowner’s class. HRA will ask for verification.
  - b. If and when homeowner’s are ready to sell, the HRA will work with them on the resale.
  - c. Once per year, HRA will confirm compliance with program.