

# Hamilton Affordable Housing Trust

Minutes

March 18, 2015

**Welcome** – Chairman David Carey opened the meeting of the Hamilton Affordable Housing Trust (Trust). Members Marc Johnson and Peter Britton were present. Also present were Rachel Meketon, Patrick Reffett, Mary Beth Lawton, Sherry Leonard, Joe Hughes, and Kate McGuire.

**Minutes from January 21<sup>st</sup> and February 18<sup>th</sup>** – The Trust members voted to approve the minutes.

**Kate McGuire, Executive Director of the Hamilton Housing Authority** – Kate introduced herself. She previously worked at the housing authority in Waltham. She now works for both Hamilton and Ipswich. She described one of her priority projects. The Hamilton Housing Authority operates two group homes, one of which has no funding for support staff, and so has a high turn-over rate with frequent vacancies. There is a need for handicap accessible housing in Hamilton and among current Authority residents, so Kate would like to convert the first floor of the home into two or three fully accessible studio-style apartments, similar to a project that the Rowley housing authority is undertaking. In response to questions from Dave and Mary Beth, Kate described that currently, for disabled residents, the Housing Authority has added ramps and grab-bars to their properties, but the situation is not ideal.

Dave asked about the Authority's current housing stock. Kate said that they have 47 units, including 7 scattered site apartments, and 2 group homes (which do not count as units). Their largest property is between Railroad Avenue and Rust Street. The rent is 37% of a tenant's income. It is entirely state-subsidized. They don't receive any federal funding. Dave asked about the Authority's connections to Hamilton. Kate said that they do have local preference and will increase their outreach to Hamilton residents, partly by using the community building techniques that she successfully employed in Waltham. Sherry suggested that some simple maintenance to the interior and exterior of the properties and marketing would really help the Authority to create more of a presence in Hamilton. In her experience, many people don't even know that Hamilton has a housing authority. Joe asked about what the current need is in Hamilton, and Kate said that what she hears repeatedly is accessible units for people who have lived in Hamilton for years and want to continue living here as they get older. Kate also mentioned that she is very interested in making improvements to the scattered site family housing because many are in poor condition, especially on the exterior, which leads to stigmatization. Peter mentioned Community Preservation Act funds as a potential source of support for these projects. Mary Beth and Kate clarified that CPA funds cannot cover

maintenance projects, but can be used to rehabilitate housing, including a building's envelope.

Mary Beth asked what capital improvements Kate will undertake this year with the funding from the state. Kate responded that a priority for residents was new doors because they don't feel safe with the current deteriorating doors. And the foundation is shifting on one of their properties and urgently needs to be corrected. Mary Beth asked what type of plan they have in place for capital improvement projects. Kate responded that they have a five-year capital improvement plan, as mandated by the state. To create it, they recently had a complete audit done by a local architecture group. Mary Beth asked how the housing authority has been or will be impacted by efforts to regionalize local housing authorities in Massachusetts. Kate explained that the initial legislation proposed by Deval Patrick was rejected by housing authorities and tenants, who wanted to have local staff support. MassNAHRO, the associate for housing authorities in MA, did succeed in passing a different bill in 2014 that regionalizes capital improvements, but maintains local authority. [More details can be found on their website: [http://massnahro.org/Public\\_Housing\\_Reform.php](http://massnahro.org/Public_Housing_Reform.php).]

Marc expressed the Trust's interest in creating new units and asked Kate if she would consider adding a section or a level to the complex on Railroad Ave. Kate agreed that it would be excellent to create more units, but expressed concern about funding and the relocation of current residents. Joe asked if she would consider a different funding structure for projects, using tax credits instead of grants. Kate said that she would, and that the Framingham housing authority is currently receiving a lot of praise for doing just that. Peter suggested that we bring in local organizations that have significant experience in layering funding sources, such as HarborLight and the Ipswich YMCA. Kate agreed that it would be helpful to speak with them.

**Home Modification Loan Program** – Rachel spoke with Alan Trebat, the HMLP coordinator at Community Teamwork. HMLP seems like an excellent program for Hamilton residents. They offer \$1,000 to \$30,000 loans. For families that are at 100% of AMI, the loans are interest-free and don't need to be paid back until the home is sold. For families between 100% and 300% of AMI, the loans are at 3% interest over 15 years. The funds have never been depleted. The program is not controversial and is regularly bonded by the state. But they have created a pool of funds from repaid loans that they could use if the state was to stop funding the program.

Rachel shared that Alan is very interested in supporting Hamilton residents in accessing the funds, in part because he does not receive applications from Hamilton. He is willing to speak at the senior center, on public access television, and at other events. Marc suggested that the group discuss how to best market the program, but Mary Beth requested that the group first meet with Alan to learn more.

Patrick asked about inspections. Rachel shared the description of the process that is included in the Q&A document:

Alan Trebat, the HMLP Coordinator at Community Teamwork in Lowell, will assist applicants with their application – including determining eligibility, filling out forms, obtaining documents, and selecting a contractor. Once the applicant and the contractor have completed the application, Trebat submits the contractor’s portion to the state for review. Within two weeks, the state sends an inspector to the home. Following the inspection, the loan documents are drafted and signed, and within six weeks the funds are available.

Before the first payment, the contractor must obtain and submit copies of all necessary permits. The payments are disbursed as the work is completed. If the contractor requires funds to begin the work, up to 30% of the loan may be disbursed to purchase specified supplies. The final payment, equivalent to 10% of the loan, is made after the project is completed and has been inspected.

Rachel clarified that HMLP is just for accessibility modifications. Other programs (also listed in the Q&A document) can support low-income households with roofs, septic systems, windows, heating and cooling systems, etc.

**Hamilton Population Changes** – Fred Mills had planned to present on recent changes in Hamilton’s population based on the local census data from the Town Clerk’s office, but he was unable to attend the meeting. Mary Beth shared statistics about the elderly population from a report from the Donahue Institute at UMass Boston. She concluded that resources in Hamilton are heavily skewed towards the youth even though there is a large and equivalently-sized senior population.

Carey adjourned the meeting.

Respectfully submitted by Rachel Meketon, Community Projects Coordinator

ATTEST: \_\_\_\_\_

David Carey, Chairman