

## **Hamilton Affordable Housing Trust**

### **MINUTES OF MEETING**

Zoom Meeting

May 1, 2025

HAHT Members Present Online: Chair Jamie Knudsen, David Smith, Suzanne Soffa

Also Present: Mark Connors, Planning Director/Interim AHT Coordinator;  
Meegan O'Neil, Essex County Habitat for Humanity;  
Patrick Connolly, Harborlight Homes

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#### **CALL TO ORDER AND ROLL CALL**

Affordable Housing Trust (AHT) Chair Jamie Knudsen opened the Zoom-only meeting at 6:02 p.m. and took a roll call. A three-member quorum that included David Smith, Suzanne Soffa, and Chair Knudsen was present online.

#### **REVIEW/APPROVAL OF THE DRAFT FEBRUARY 27, 2025 MEETING MINUTES**

Mr. Smith made a motion to approve the minutes of the February 27, 2025 meeting minutes. Ms. Soffa seconded the motion. A roll-call vote was taken with "ayes" from Mr. Smith, Ms. Soffa, and Mr. Knudsen, (3-0) unanimous among those present.

#### **AUTHORIZATION OF CHAIR TO SIGN SUBORDINATION OF MORTGAGE FOR ESSEX COUNTY HABITAT FOR HUMANITY AFFORDABLE HOUSING PROJECT AT 436-438 ASBURY STREET IN HAMILTON**

Mr. Knudsen noted that the Essex County Habitat for Humanity granted a mortgage to the AHT because it was a condition of approving their award. Meegan O'Neil of Essex County Habitat for Humanity explained that they had a \$509,000 construction loan from the Institution for Savings, and in order to get that loan, Habitat needed to subordinate the Affordable Housing Trust mortgage below the Institution for Savings mortgage. She added that Habitat was also getting an FHLB Grant of \$520,000 as well.

#### **DECISION:**

Ms. Soffa made a motion that the AHT accept the subordination of the mortgage as proposed in the document in the meeting packet. Mr. Smith seconded the motion. A roll-call was taken with "ayes" from Mr. Smith, Ms. Soffa, and Mr. Knudsen, (3-0) unanimous among those present.

#### **DISCUSSION OF HAMILTON'S HOME FUNDS ALLOCATION AND POTENTIAL VOTE ON ALLOCATION OF FUNDS**

Mr. Knudsen summarized the potential allocation of \$16,000 in HOME funds to either Habitat for Humanity and/or Harborlight Homes. Mr. Smith noted that the AHT had several choices, including awarding the entire sum to one project, splitting it in some way between the two projects, or not awarding it at all. Mr. Smith also expressed his opinion that the \$16,000 would be more valuable to the Habitat for Humanity project than the Harborlight Homes project in terms of the big picture, but that he would also be open to splitting the funds 50/50 between the two projects.

Mr. Knudsen noted that it could be worth considering the per unit investment for each project. He noted that the Habitat for Humanity project had received significantly more money per unit, but also that there was a standing request for Harborlight Homes to receive another \$250,000 from the Community Preservation Committee. Pat Connolly from Harborlight Homes asked whether the local HOME funds were subject to the Build America, Buy America Act (BABA) requirements. Mr. Connors replied that he had put in a request to the people who administer the HOME funds for a definitive answer. Ms. O'Neil added that so far, Essex County Habitat for Humanity believes their project is far along enough that they are not subject to BABA.

Ms. Soffa asked Mr. Connolly how Harborlight Homes planned to budget the funds, given that they put in a request for two seasons of HOME funds. Mr. Connolly replied that Harborlight planned to time the allocation of funds with construction so that multiple sources of money were spread across the project as it was being built.

Mr. Knudsen asked Mr. Connolly if he believed that the project was still viable given changing factors such as state funding. Mr. Connolly confirmed that Harborlight Homes had received EOHLC funding and the project would continue as planned, with the goal of 80% drawings completed in two weeks, and 90% drawings and pricing planned for July. He noted that construction was planned to start in late fall. Mr. Connors asked Mr. Connolly if the BABA provision would affect Harborlight's interest in the grant money. Mr. Connolly replied that it increased Harborlight's interest since the legislation would raise costs and extra funding would be helpful regardless of the legislation's applicability.

#### **DECISION:**

Mr. Smith made a motion for the Affordable Housing Trust to allocate half of the HOME funds to the Habitat for Humanity project on Asbury Street, and half of the funds to the Harborlight Homes Asbury Commons project. Ms. Soffa seconded the motion. A roll-call was taken with "ayes" from Mr. Smith, Ms. Soffa, and Mr. Knudsen, (3-0) unanimous among those present.

#### **OTHER BUSINESS**

Mr. Smith mentioned that he had written a draft article for *H-W News* about the Affordable Housing Trust's support for the Habitat for Humanity project on Asbury Street and affordable housing in general. He noted that he also discussed the idea with Eric Convey, editor of *H-W News*, as well as Sally Hunter, communications director for Essex County Habitat for Humanity. There was some discussion about the format the article would take in the newspaper. The Trust agreed to take two weeks to review the article and consider approval at their next meeting on Thursday, May 15 at 6:00 p.m.

#### **ADJOURNMENT**

Mr. Smith made a motion to adjourn the meeting at 6:36 p.m. Ms. Soffa seconded the motion. A roll-call vote was taken with "ayes" from Mr. Smith, Ms. Soffa, and Mr. Knudsen, (3-0) unanimous among those present.

Prepared by:

\_\_\_\_\_  
Alicia Brennan  
Planning and Conservation Coordinator

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Date

**Respectfully submitted as approved at the \_\_\_\_\_ meeting.**

Documents discussed at meeting:

- Draft February 27, 2025 meeting minutes for review/approval
- Subordination of Mortgage for Essex County Habitat for Humanity
- Staff memorandum: HOME Funds appropriation
- Harborlight Homes project narrative
- Essex County Habitat for Humanity request for allocation of HOME funds