

# Provincetown Community Housing Council

## Veterans Memorial Community Center ↻ 2 Mayflower Street

### October 28, 2016

1:00 p.m.

Members Present: Susan Cook, Paul Richardson, Ron Irwin, Elaine Anderson, Kristin Hatch

Staff: Community Housing Specialist Michelle Jarusiewicz

Public Statements: none

## Winslow Farms Community Housing Application 44-48 Winslow Street with Jim Savko

*Housing Specialist Michelle Jarusiewicz walked through the Community Housing permit application for Winslow Farms.*

Application by Winslow Trading Co. LLC for a total of 6 new ownership units at 44-48 Winslow Street in 5 buildings to include 2 community housing units in 1 of those buildings which amounts to 1/3 of the units as required by our by-laws. Both of the community housing units will be one-bedroom units.

- 1 one-bedroom unit with eligibility up to 120% AMI [priced at 100% AMI]  
Today's estimated price would be in the range of \$182,000
- 1 one-bedroom unit with eligibility up to 150% AMI [priced at 120% AMI]  
Today's estimated price would be in the range of \$225,480

ACTUAL maximum sale prices would be determined about 6 months in advance of construction completion based on the then current Area Median Income [AMI] numbers, interest rates, tax rates, and condo fees.

One-bedroom units can accommodate 1 or 2 person households. Note that eligibility is based on the total household income at the time of the marketing and outreach for the units [usually about 6 months in advance of completion].

**Current [FY 2016] income amounts for 1 and 2 person households:**

*typically these increase slightly from year to year*

Household Size	80% Income Limit Moderate HUD	100% Income Limit Median CPA	120% Income Limit CPA	150% Income Limit Middle CPA	160% Income Limit Middle CPA	180% Income Limit Middle CPA
1	<b>\$47,550</b>	\$53,970	\$64,764	\$80,955	\$86,352	\$97,146
2	<b>\$54,350</b>	\$61,680	\$74,016	\$92,520	\$98,688	\$111,024

Project has new septic system, water connections, site improvements including driveway. Planning Board has approved their special permit. Project is essentially ready-to-go.

**Growth Management:**

- Approval of Community Housing Permits would allow access to growth management gallons  
Category 1b: Median Income Community Housing units  
2 bedrooms @ 110 gpd each = 220 gpd; 7,234 gallons available
- Category 2b1: Multi-family dwelling projects that consist of 33%-49.9% affordable housing and/or community housing  
12 bedrooms @ 110 gpd each = 1320 gpd; 8,140 gallons available

**Next steps:**

Once approved a Regulatory Agreement would be prepared with draft housing deed restriction attached for approval by the

Board of Selectmen; once executed it would be recorded and the developer would get his building permits. The Regulatory Agreement would outline the agreement including targeted income levels, unit size and numbers.

Jim Savko stated that construction will take about 12 months.

Paul Anderson asked about the condo arrangements and reserves. Mr. Savko explained that each building was responsible for its own repairs [such as roof and shingles] and insurance. The condo association would be responsible for shared items such as landscaping, septic, plowing. The affordable units would be part of 2 reserves, one for the shared items and one for their building [Fannie Mae requirement]. Other units would not need a reserve for roofs, etc. as each was responsible for its own. Now the fee is \$112.57. Paul suggested that there was a need to adjust the Master Deed for the community housing units. Perhaps language requiring a reserve fund for the community housing units can be included in the Regulatory Agreement and Master Deed to ensure continued affordability; also how to set up condo trustees. Mr. Savko indicated that the documents are already done and filed. Paul indicated that they can be amended under chapter 183a.

Kristin Hatch indicated that there was still the appeal period for the Planning Board decision for 20 days. She is also interested in the Right of First Refusal. The stakes are high if they don't sell. Agrees with Planning Board member that it is too bad that the units are so small. Mr. Savko said that he looked at the numbers with many builders; it won't work with larger units. Ms. Hatch asked why it was our problem? Mr. Savko said that it is a community problem. It is why it is not getting done. Why can't we put the expense on all? Ms. Jarusiewicz indicated that the proposed inclusionary zoning does that. Mr. Savko said that there hasn't been more projects since the minimum changed from 25% to 33%. He tried at Michael Shay's but the model doesn't work. The inclusionary zoning might be the best option if reasonable amount. Ms. Jarusiewicz mentioned that the Town would be having some community forums in November that would include discussion on inclusionary zoning.

Elaine Anderson MOVE to approve two community housing permits with one at 120% Area Median Income eligibility and one at 150% Area Median Income eligibility for 44-48 Winslow Street for a total of six units subject to expiration of the Planning Board decision appeal period; Ron Irwin second; approved 5-0.

Paul Richardson MOVE to express the sentiment of the Community Housing Council that relative to 44-48 Winslow Street community housing permits that the Town Manager, Housing Specialist, Town Counsel, and Board of Selectmen be aware that the Regulatory Agreement address adequate controls and segregate funds for reserves for the two community housing units whether in the Regulatory Agreement or an amendment to the condo documents; Kristin Hatch second; approved 5-0.

General discussion on developments, moving projects forward, usefulness of appraisals, and presentation. Mr. Savko indicated that the zoning should be based on number of bedrooms not number of units.

#### **Housing Playbook:**

The Housing Specialist had distributed version 2 of the Housing Playbook dated 10/18/16 at the last meeting. This version has updates from the March version including acronyms, town meeting actions, how things work, definitions, a "what if" section, a ULI section. The document is an ongoing document that will be periodically updated. She would be circulating the draft to boards, committees, etc. and would be happy to discuss with anyone. She invited the CHC members to share with others.

**Next Meeting:** Monday, 12/5/16 at 1:00 pm. Agenda will include discussion of potential CPA applications including Housing Office, Down payment Assistance program, and feasibility study of housing above the comfort station. Paul will be away from 11/23 – 12/2.

Meeting adjourned at 2:24 pm

*Submitted by: Michelle Jarusiewicz, Community Housing Specialist*