

Provincetown Community Housing Council

Caucus Hall ↻ 260 Commercial Street

December 12, 2019

1:13 p.m.

Members Present: Keith Hunt, Paul Richardson, Kristin Hatch

Absent Members: Susan Cook Staff: Community Housing Specialist Michelle Jarusiewicz

Public Statements:

Doug Dolezal stated that he is an avid supporter of affordable housing and inclusionary zoning [IZ] and since he cannot comment on projects later, he would speak now. IZ needs real balance between private equity and affordable housing. He disclosed that he was the architect for the first proposed project; it was a smaller development. IZ gives the Planning Board authority to allow changes such as height. He has concerns with the proposal at 30 Shank Painter, note that his proposed project at that location is dead; he cannot do it. While he is giving everyone the benefit of the doubt, he has some concerns about the number of waivers. The proposed project is bigger, wider, taller and will impact the neighborhood. He has not gone to Zoning or Planning Board yet. What about the affordable housing on site? For example, the bedroom on the corner is undesirable as it is on the street within the setback waiver. Need some dignity for both affordable units and market rate unit – looking at asphalt. What about green space – there is no room for trees?

Ms. Jarusiewicz summarized the 3 requests on the agenda. There are three development proposals in the pipeline for new construction that under the new inclusionary zoning [IZ] will provide new affordable & community housing units – for a total of 8 new units. Please see the table below for the breakdown of the number of units, number of bedrooms, and affordability levels needed. The Community Housing Council is being asked to recommend affordability levels for each development. See my recommendation below. Under the IZ bylaw, some developers need the affordable level of targeted income in order to receive some of the benefits regarding density, scale, etc. in the bylaw; some developers do not require that and can accommodate a wider variety of income levels.

As you know, new sales and resales have been conducted by the Housing Specialist - 17 to date - for affordable & community housing units. As discussed before, there is some interest in ownership units at these income levels but applicants are not always ready and able. By that, we mean do they have enough income and good credit to get a mortgage and enough savings for a down payment. We have been working on preparedness and education in a variety of ways in our *Path to Homeownership*. In our recent Buy-Down application cycle [which offered up to \$175,000 – plus \$10,000 in DPCC assistance - towards a market rate unit with max eligibility up to 100% AMI], we received 4 applications, all hovering just under the 100% AMI maximum eligibility level. Given the potential for 8 new condominium units plus at least 1 resale unit in the next year or two, I am recommending that we provide some variety in the targeted income levels to offer more opportunities for the community.

property	Total # units	Total # BRs	AH/CH # units	AH/CH # BRs	Affordability level
286.5 Bradford	12	25	2 [2-2BR]	4	Priced at 80% AMI -Max eligibility 100% AMI
30 Shank Painter	13	18	4 [4-1BR]	4	Priced at 80% AMI -Max eligibility 100% AMI
22/22R Nelson	12	12	2 [2-1BR]	2	Priced at 100% AMI -Max eligibility 120% AMI

NOTE that a potential re-sale unit [bringing total units to 9] is priced in accordance with the deed restriction, but max eligibility is 80% AMI. Note that the final actual sale prices are a function of the income levels [current 2019 below] and other data points [condo fees, interest rates, tax rate] at the time of sale.

Income limits FY 2019

**Barnstable County median income
\$91,300**

Household Size	80% Income Limit Moderate HUD	100% Income Limit Median MHP CPA	120% Income Limit	150% Income Limit Middle
1	\$51,250	\$63,910	\$76,692	\$95,865
2	\$58,600	\$73,040	\$87,648	\$109,560
3	\$65,900	\$82,170	\$98,604	\$123,255
4	\$73,200	\$91,300	\$109,560	\$136,950
5	\$79,100	\$98,604	\$118,325	\$147,906
6	\$84,950	\$105,908	\$127,090	\$158,862
7	\$90,800	\$113,212	\$135,854	\$169,818
8	\$96,650	\$120,516	\$144,619	\$180,774

Housing Development: 286.5 Bradford Street: discussion with Jay Abbiuso & Brad Mayeux of Build NH; approval of two 2- bedroom Affordable/Community Housing permits:

Jay Abbiuso & Brad Mayeux summarized the proposed development and stated that they heard Mr. Dolezal's concerns. The proposal would increase the pool of affordable housing units with 12 total units on about 1 acre. It is designed to blend in. All units will have same floors, countertops, etc. It goes above and beyond the energy codes. They have done several projects in Provincetown and Truro. There is plenty of parking and a central generator. 11 2-bedroom units with 2 community housing - all about 800SF. 1 3-bedroom unit has full windows on 3 sides. If approved by April, they could start right away and they would be ready by Christmas. Ms. Jarusiewicz commented on condo fees and suggested set-aside of funds in reserves for long-term needs. Jay Abbiuso said that they are mindful of materials. They are pre-wiring for electric car charging area and they are using double dipped shingles. Member discussion about accessibility and use of shells/stones and potential mobility barrier. Ms. Hatch stated that a common question in town is sound. If built to code and still an issue, why not change?

Housing Development: 30 Shank Painter: housing development discussion with Randy Carpenter, Ed Roach, and Lisa Roach: approval of four 1- bedroom Affordable/Community Housing permits:

The proposed development is for 13 units with 18 bedrooms with range of 550-800 SF with 4 inclusionary units and will include an elevator. They have done few other projects in Town including 9A Conwell St. and Jan Kelly's on Bradford St. they tried to incorporate into the project wood siding, windows, etc. They suggested that they could do one of the community housing units off site on Nelson Avenue; they might be able to deliver that sooner. They are flexible. Mr. Richardson said maybe prefers 4 units on site but would support reconsideration of an off-site unit. Mr. Hunt likes the 4 units on-site as it creates a year-round community. There was discussion of green space – which hasn't been an issue at other projects such as Jan Kelly's has even less.

Housing Development: 22/22R Nelson Ave.: housing development discussion with Tom Tannariello and Maxine Notaro; approval of two 1-bedroom Affordable/Community Housing permits:

The proposed project conforms to zoning and does not require variances. Proposal is for 12 units with 5 duplexes and 2 stand-alone units and 15 parking spaces. Units range 781-821 SF with basements. All will have the same cabinets, floors, etc. Ms. Jarusiewicz recommended targeting the higher area median income level since incentives are not needed.

Paul Richardson MOVE to approve 22/22R Nelson Avenue with 2 community housing units priced at 100% AMI and eligibility up to 120% AMI; Kristin Hatch second; approved 3-0.

Paul Richardson MOVE to approve 30 Shank Painter Road with 4 community housing units priced at 80% AMI and eligibility up to 100% AMI; Keith Hunt second; approved 3-0.

Keith Hunt MOVE to approve 286 1/2 Bradford Street with 2 community housing units priced at 80% AMI and eligibility up to 100% AMI with not more than 1 affordable unit at ground level; Kristin Hatch second; approved 3-0.

Lily House: Presentation by Dawn Walsh

Ms. Walsh stated that this is an informational meeting to provide opportunity for CHC to be aware of this effort. She is one of three cofounders to develop a community home for people who are living and dying, for folks who want to die at home but many cannot. This is part of a nationwide movement. It is a home, not a nursing home, not hospice. Hospice will come to them. They would provide the home and comfort care services with volunteers and would work closely with the hospice team. They have 501c3 status. The vision is to have three residents at a time for up to 3 months, truly end of life. There would be a residency agreement. 24/7 continuum of care with doula support [end of life]. It would allow for overnight for friends and family. There would be bereavement support – for end-of-life at the end-of-the-world. Perhaps it could include rentals for staff. It would create jobs and provide open events on death and dying.

CPA Application for Housing Office: Ms. Jarusiewicz indicated that she would submit an application based on prior year and would bring back later for a vote.

10/10/2019 FY 2019 HUD numbers as base ACTUAL max sale amounts calculated at time of sale

Affordability Worksheet- 1BR; 1 person household		<i>condo fee 300</i>						
Max. Eligibility Income:	80%	100%	120%	150%	160%	180%	200%	
	\$51,250	\$63,910	\$76,692	\$95,865	\$102,256	\$115,038	\$127,820	
PRICING:		HUD		CPA				
	65%	80%	100%	120%	150%	160%	180%	
AMI \$ 91,300	\$ 41,542	\$51,250	\$63,910	\$76,692	\$95,865	\$102,256	\$115,038	
monthly income: divide by	\$ 3,462	\$ 4,271	\$ 5,326	\$ 6,391	\$ 7,989	\$ 8,521	\$ 9,587	
Housing: times 30%	\$ 1,039	\$ 1,281	\$ 1,598	\$ 1,917	\$ 2,397	\$ 2,556	\$ 2,876	
minus tax rat \$7.06	\$ 69	\$ 91	\$ 121	\$ 151	\$ 195	\$ 210	\$ 240	
minus house insurance	\$ 39	\$ 52	\$ 69	\$ 85	\$ 111	\$ 119	\$ 136	
minus .pmi (.0006	\$ 59	\$ 78	\$ 103	\$ 128	\$ 166	\$ 179	\$ 204	
minus condo/assn fee	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	
available for mtg	\$ 572	\$ 761	\$ 1,006	\$ 1,253	\$ 1,625	\$ 1,749	\$ 1,996	
Interest Rate 4.625%								
Mortgage ter 30								
Total mortgage	\$ 111,296	\$147,993	\$ 195,588	\$243,777	\$315,990	\$340,154	\$388,204	
Total Sales Pr divide by 95%	\$ 117,153	\$ 155,782	\$ 205,883	\$ 256,607	\$ 332,622	\$ 358,057	\$ 408,636	
approximate sales price	\$117,000	\$155,000	\$205,500	\$256,000	\$332,000	\$357,000	\$408,000	

Affordability Worksheet- 1BR; 1 person household		<i>condo fee 200</i>						
Max. Eligibility Income:	80%	100%	120%	150%	160%	180%	200%	
	\$51,250	\$63,910	\$76,692	\$95,865	\$102,256	\$115,038	\$127,820	
PRICING:		HUD		CPA				
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minus tax rat \$7.06	\$ 78	\$ 101	\$ 130	\$ 160	\$ 206	\$ 220	\$ 249	
minus house insurance	\$ 44	\$ 57	\$ 74	\$ 91	\$ 117	\$ 125	\$ 141	
minus .pmi (.0006	\$ 66	\$ 86	\$ 111	\$ 136	\$ 175	\$ 187	\$ 212	
minus condo/assn fee	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	
available for mtg	\$ 650	\$ 838	\$ 1,084	\$ 1,331	\$ 1,699	\$ 1,825	\$ 2,073	
Interest Rate 4.625%								
Mortgage ter 30								
Total mortgage	\$ 126,460	\$163,019	\$ 210,752	\$258,803	\$330,463	\$355,041	\$403,230	
Total Sales Pr divide by 95%	\$ 133,115	\$ 171,599	\$ 221,845	\$ 272,424	\$ 347,856	\$ 373,728	\$ 424,452	
approximate sales price	\$132,500	\$171,000	\$221,000	\$272,000	\$350,000	\$373,500	\$424,000	

Meeting adjourned at 3:13 pm

Submitted by: Michelle Jarusiewicz, Community Housing Specialist