

# Provincetown Community Housing Council

Caucus Hall, Town Hall ☞ 260 Commercial Street

**MAY 16, 2022**

**4:01 p.m.**

Members Present: Paul Richardson, Austin Miller, Michael Litvin, Kristin Hatch, Fran Coco, Kevin Moss [4:03]

Staff: Community Housing Specialist Michelle Jarusiewicz

## **Agenda #1: Re-organization: annual election of Chair & Vice Chair as required by Town Charter**

Kristin Hatch nominates Paul Richardson as Chair; Austin Miller second; approved 5-0

Kevin Moss	aye	Paul Richardson	aye
Fran Coco	aye	Austin Miller	aye
Kristin Hatch	aye		

Paul Richardson nominates Austin Miller as Vice-Chair; Kevin Moss second; approved 5-0.

Kevin Moss	aye	Paul Richardson	aye
Fran Coco	aye	Austin Miller	aye
Kristin Hatch	aye		

## **Agenda #2: Public Statements: none**

## **Agenda #3: consideration of application by Charles Roberts for CHC member; see separate email**

Mr. Richardson indicated that he had spoken to Mr. Roberts and Mr. Miller indicated that they are neighbors; both support him as CHC alternate.

Kristin Hatch move to accept Charles Roberts as alternate member of the Community Housing Council; Austin Miller second; approved 5-0.

Kevin Moss	aye	Paul Richardson	aye
Fran Coco	aye	Austin Miller	aye
Kristin Hatch	aye		

## **Agenda #4: Area Median Income FY 2022 revised limits & Subsidized Housing Inventory update:**

Ms. Jarusiewicz updates the committee on the revised annual Area Median Income [AMI] numbers. HUD has released the updated FY 22 Area Income Limits. Note that the Area Median Income [AMI], after declining in FY 21, the AMI increased from \$89,300 to \$115,600. The AMI is the base for all Affordable and Community Housing for the sale/resale of a home and for eligibility purposes. See attached.

40B Subsidized Housing Inventory: on 5/5/22 submitted response to the Department of Housing and Community Development's biennial request to update the Chapter 40B Subsidized Housing Inventory [SHI]. Of importance to note, the SHI has the number of SHI eligible units only as the numerator and the number of year-round homes per US Census data as the denominator. That data for 2020 is not yet available, so the SHI percentage is still based on the 2010 census data; it is expected later this year. The current percentage = total SHI units/2010 year-round rental

homes = 201/2122 = 9.47%. Under the last update, we were at 9.9%, but restrictions for 5 units from old housing rehab program expired.

*At about 4:17 pm, Director of Diversity Equity & Inclusion Donna Walker introduced herself to the CHC.*

**Agenda #5: Affordable Housing Trust Fund Allocation Plan discussion:**

Members had general discussion of future use of AHTF. With Town Meeting approval of \$300,000 transfer from CPA effective July 1, 2022, the AHTF balance will be approximately \$1,075,760.

**AHTF Balance:** \$775,760 as of 12/31/21 which includes \$100,000 from CPA last year. With the new CPA funds, \$400,000 can fund housing activities with eligibility up to 100% AMI [CPA] while other AHTF is up to 80% AMI.

From CHC meeting of 11/29/21: The intent is that potential housing applicants for housing activities would apply directly to the Community Housing Council for funding and may facilitate timing. As previously discussed by CHC, potential CPA Housing applications may include, but not be limited to:

- Development support for VFW site, Housing Authority expansion, or other site.
- Buy-Down Program, a pilot program in 2019 with CPA funds for \$175,000 allowed 1 household to purchase a market rate home. [Not recommended by Housing Specialist with gap now \$400,000 +]
- Down Payment & Closing Costs expansion, current program provides up to \$10,000 in assistance with an available balance of \$35,047. Increase assistance amount to \$20,000 +/-

**Emergency Housing Assistance:**

Prior Commitments

	<b>Commitment</b>
BOS vote 8/14/06	\$ 20,000
CHC vote 9/8/08           fy 09	\$ 10,000
CHC vote 9/21/09       fy 10	\$ 10,000
CHC vote 6/21/10       fy 11	\$ 10,000
CHC vote 3/21/11       fy 12	\$ 20,000
CHC vote 5/8/12        fy 13	\$ 20,000
CHC vote 3/17/14       fy 14	\$ 20,000
CHC vote 8/24/15       fy 16	\$ 20,000
CHC vote 12/5/16       fy 17	\$ 15,000
CHC vote 1/12/18       fy 18	\$ 14,000
CHC vote 3/6/19        fy 19	\$ 9,000
CHC vote 10/26/20     fy 20	\$ 9,500
 <b>TOTAL</b>	 <b>\$ 177,500.00</b>
ave for 15 years	\$ 11,833.33

Discussion included developing an application form for interested parties seeking AHTF. Ms. Jarusiewicz indicated that she could use the CPA application as starting point and would bring draft to future meeting.

Members discussed various options for new down-payment assistance program from increasing to \$20,000 or some other amount or perhaps a percentage. Members agreed to look into it.

**Agenda #6: Minutes:** none

**Agenda #7: Other:**

3 Jerome Smith/VFW Housing development: TCB has been meeting with various Town departments including the Fire Chief and with abutters as they prepare to submit a Project Eligibility Letter [PEL] to the Dept. of Housing & Community Development [DHCD]. This is the first official step in the 40B permitting process. Staff met via zoom on 5/11/22 with Mass. Housing Partnership [MHP] regarding 40B technical assistance to include board training and guidance. MHP gave staff the application to start the process.

Mr. Moss asked if there was interest in developing a Housing Production Plan? Members indicated interest and perhaps we could start with the Housing Playbook.

**Agenda #8 Events & Meetings**

Next CHC meeting – Monday, June 13, 2022 at 4pm

### What does household income limit mean?

Maximum household income limits are the total household income for all earners and change annually. Different programs target different thresholds such as 50% AMI or 100% AMI. Sample numbers are listed below.

HUD, MHP, CPA actual; others estimate

### Income limits FY 2022 Barnstable County median income \$115,600

5/3/2022

Household Size	30% Income Limit Extremely Low HUD	50% Income Limit Low HUD	60% Income Limit Moderate	65% Income Limit Moderate	80% Income Limit Moderate CPA	80% Income Limit Moderate HUD	100% Income Limit Median CPA	100% Income Limit MHP ONE	120% Income Limit	150% Income Limit Middle	180% Income Limit Middle	200% Income Limit	
1	\$22,850	\$38,050	\$45,660	\$49,465	\$64,736	\$60,900	\$80,920	\$76,100	\$91,320	\$114,150	\$121,760	\$136,980	\$152,200
2	\$26,100	\$43,500	\$52,200	\$56,550	\$73,984	\$69,600	\$92,480	\$87,000	\$104,400	\$130,500	\$139,200	\$156,600	\$174,000
3	\$29,350	\$48,950	\$58,710	\$63,603	\$83,232	\$78,300	\$104,040	\$97,850	\$117,420	\$146,775	\$156,560	\$176,130	\$195,700
4	\$32,600	\$54,350	\$65,220	\$70,655	\$92,480	\$86,950	\$115,600	\$108,700	\$130,440	\$163,050	\$173,920	\$195,660	\$217,400
5	\$35,250	\$58,700	\$70,440	\$76,310	\$99,878	\$93,950	\$124,848	\$117,400	\$140,880	\$176,100	\$187,840	\$211,320	\$234,800
6	\$37,850	\$63,050	\$75,660	\$81,965	\$107,277	\$100,900	\$134,096	\$126,100	\$151,320	\$189,150	\$201,760	\$226,980	\$252,200
7	\$41,910	\$67,400	\$80,880	\$87,620	\$114,675	\$107,850	\$143,344	\$134,800	\$161,760	\$202,200	\$215,680	\$242,640	\$269,600
8	\$46,630	\$71,750	\$86,100	\$93,275	\$122,074	\$114,800	\$152,592	\$143,500	\$172,200	\$215,250	\$229,600	\$258,300	\$287,000

### NOTE:

Numbers are based on published as marked HUD, CPA, MHP for Barnstable County FY 2022 Income Limits non-labeled numbers are extrapolated

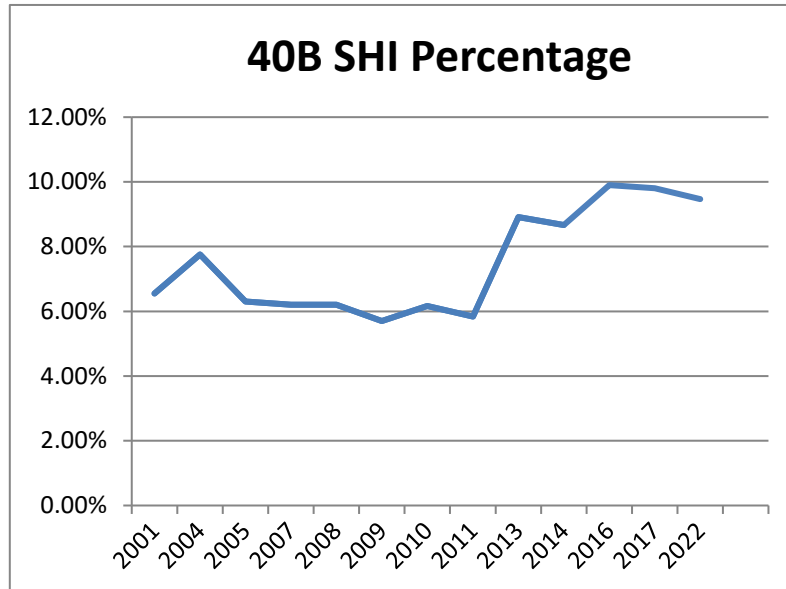
This document is for reference only. Actual limits are determined by the specific funding source.

Note that income is the total of all gross income for all household members.

Income limits are updated annually.

**Date**      **Percentage**

2001      6.55%  
2004      7.76%  
2005      6.30%  
2007      6.20%  
2008      6.20%  
2009      5.70%  
2010      6.16%  
2011      5.84%  
2013      8.91%  
2014      8.67%  
2016      9.90%  
2017      9.80%  
2022      9.47%



Adjourned at 5:50pm.  
*Minutes submitted by Housing Specialist Michelle Jarusiewicz*