

# Town of Brewster Affordable Housing Trust Fund

2198 Main St., Brewster, MA 02631

(508) 896-3701



## AFFORDABLE HOUSING TRUST MEETING AGENDA

2198 Main Street

July 6, 2023 at 5PM

### Affordable Housing Trust Fund

Timothy Hackert  
Chair

Maggie  
Spade-Aguilar  
Vice Chair

Ned Chatelain

Antone Freitas

Vanessa Greene

Donna Kalinick

Paul Ruchinskas

### Housing Coordinator

Jill Scalise

This meeting will be conducted in person at the time and location identified above. This means that at least a quorum of the members of the public body will attend the meeting in person and members of the public are welcome to attend in person as well. **As a courtesy only, access to the meeting is also being provided via remote means in accordance with applicable law. Please note that while an option for remote attendance and/or participation is being provided as a courtesy to the public, the meeting/hearing will not be suspended or terminated if technological problems interrupt the virtual broadcast or affect remote attendance or participation, unless otherwise required by law.** Members of the public with particular interest in any specific item on this agenda, which includes an applicant and its representatives, should make plans for in-person vs. virtual attendance accordingly.

Members of the public who wish to access the meeting may do so in the following manner:

**Phone:** Call (312) 626 6799 or (301) 715-8592. Webinar ID: 843 9277 5553 Passcode: 231023

To request to speak: Press \*9 and wait to be recognized.

**Zoom Webinar:** <https://us02web.zoom.us/j/84392775553?pwd=T2pEbVFgT1NUSWtDMGk5RWFOd0s2dz09>

Passcode: 231023

To request to speak: Tap Zoom "Raise Hand", then wait to be recognized.

When required by law or allowed by the Chair, persons wishing to provide public comment or otherwise participate in the meeting, may do so by accessing the meeting remotely, as noted above. Additionally, the meeting will be broadcast live, in real time, via **Live broadcast** (Brewster Government TV Channel 18), **Livestream** ([livestream.brewster-ma.gov](http://livestream.brewster-ma.gov)), or **Video recording** ([tv.brewster-ma.gov](http://tv.brewster-ma.gov)).

*Please note that the Affordable Housing Trust may take official action, including votes, on any item on this agenda.*

1. Call to Order
2. Declaration of a Quorum
3. Meeting Participation Statement
4. Recording Statement—"As required by the Open Meeting Law we are informing you that the Town will be video and audio taping as well as broadcasting this public meeting. In addition, if anyone else intends to either video or audio tape this meeting they are required to inform the chair."
5. Citizen's Forum – Members of the public may address the Housing Trust on Housing Trust matters for a maximum of up to 3 minutes at the Chair's discretion. Under the Open Meeting Law, the Housing Trust can only address each item listed on the agenda and may do so during the appropriate agenda item. The Trust also may add items presented to a future agenda.
6. Reorganization of Affordable Housing Trust
7. Millstone Affordable Housing Property update & possible vote on letter of support for CPC funding application by POAH and HAC
8. 212 Yankee Drive project update, including Invitation for Bids
9. Housing Information provided at June 5<sup>th</sup> Select Board Meeting
10. Housing Program Assistant Position, discussion, and possible vote
11. Buydown Program CPC funding application and new.FY23 HUD income limits
12. Rental Assistance Program: Request for Quotes (RFQ)
13. Housing Coordinator update, including Accessory Dwelling Unit Bylaw timeline
14. Local Comprehensive Plan: Housing Building Block & Action Plan discussion
15. Select Board Strategic Plan discussion
16. Cape Cod Sea Camps updates
17. For Your Information
18. Matters Not Reasonably Anticipated by the Chair
19. Approval of Minutes from May 11, 2023
20. Next Scheduled Meeting Date: 8.03.23 at 5PM, Local Preference Forum 8.17.23 at 6PM
21. Adjournment

Date Posted:  
06.29.2023

Date Revised:

Received by Town Clerk:

# 7. Millstone Affordable Housing



# Millstone Road Land Parcel (98-12) Property Timeline

## 16+ ACRES OF TOWN-OWNED LAND DESIGNATED FOR COMMUNITY HOUSING

**Timeline prior to the drafting of the Request for Proposals (RFP) for development of the property which began in January 2021 and continued through September 2021 with the guidance of MHP.**

1996

2000

2004

2008

2012

2016

2020

**6/2004:** Court judgment transfers the property to Town of Brewster.

**2006-2013:** Work done includes survey, investigation of deed, and possible access to Millstone land parcel.

**10/2019-6/2020:** Community engagement includes 3 community input sessions, and 2 online surveys. The Trust, with guidance from the Housing Plan and help from MHP & Barrett Planning, determines community housing goals for the property. **9/2020:** Completion of Bohler Feasibility Study. **12/20:** Watershed Study.

1994

1998

2002

2006

2010

2014

2018

**6/1994:** Town of Brewster files Tax Lien Conversion Case in Land Court.

**11/2005:** Special Town Meeting vote authorizes Board of Selectmen to investigate ownership of the Town's interests in 8 parcels of land (including 98-12) for the purpose of constructing affordable housing, or for the sale with proceeds reverting to the town's Affordable Housing Fund. \$10,000 is allocated for professional services.

**5/2018:** Brewster residents approve the transfer of Millstone land parcel 98-12 for community housing purposes, and the use of CPA funds to purchase 0 Millstone Road (99-1) for community housing purposes.

**7/2018:** Town purchases 0 Millstone Road (access parcel).

**12/2018:** Select Board signs grant agreement with MHP for pre-development feasibility study and assigns management of the project to the Brewster Affordable Housing Trust.

**7/2019:** An initial report by Bohler Engineering states that "an affordable housing development appears to be a feasible project at this location with limited constraints."



## **Completed steps & potential next steps for the Millstone Property as of June 2023**

The development of this parcel for Brewster's housing needs is an intentional process being overseen by the Brewster Affordable Housing Trust (BAHT). The following is a general timeline highlighting actions after the parcel was designated for Community Housing at the May 2018 Town meeting.

### **Completed Steps (2019 – June 2023)**

#### **Feasibility study on land (2019- 2020)**

In December 2018, the Select Board signed a grant agreement with Mass Housing Partnership (MHP) to provide a pre-development feasibility study to help determine the potential community housing options for this parcel. In July 2019, Bohler Engineering released the initial stage of the study, the Due Diligence Report.

#### **Determine community housing goals for the property (Fall 2019- Spring 2020)**

This involved public input, financial realities, information from the feasibility study as well as guidance from the data and strategies provided in the Brewster Housing Plan. Barrett Planning Group was hired to lead the community engagement process, including interviews, three public sessions, and two online surveys. MHP and the Housing Trust also participated in information gathering, sharing, and presentations. The Trust worked diligently over several meetings to provide guidelines and goals around the Millstone property, taking into consideration public input, financial realities, information from the feasibility study and Brewster housing needs as outlined in the Housing Plan.

#### **Completion of Bohler Engineering's Feasibility Study (September 2020)**

With input from the community engagement process and guidance from the Housing Trust, Bohler developed a Master Plan to be used to assist in the creation of the RFP. The Feasibility Study, including the Master Plan, was presented by Bohler and MHP to the Trust at the televised, and recorded, September 2020 Virtual Trust meeting. In response to abutter concerns, the Trust engaged Bohler to perform an additional Watershed Analysis in Fall 2020.

#### **Develop Criteria and Create a Request for Proposals (RFP) (January 2021- September 2021)**

At public Housing Trust meetings over a span of eight months, the BAHT developed criteria and drafted an RFP with guidance and assistance from MHP. The RFP included the development objectives, property description, proposal submission requirements, developer selection criteria and selection process. The RFP was approved by the Select Board and issued in October 2021. Proposal responses were due in December 2021.

#### **Designate a Developer (January – August 2022)**

After reviewing proposals, the Town selected Preservation of Affordable Housing and Housing Assistance Corporation to develop 45 affordable rental homes on the parcel. A land development agreement was signed in August 2022.

#### **File a Comprehensive Permit Application with the Zoning Board of Appeals (ZBA) (December 2022- June 2023)**

The developers applied for a Comprehensive Permit with the ZBA on December 22, 2022. The public hearing opened February 7 and public comment was received through May 9. In response to ZBA input and public comment, the plans were adjusted, and on June 13, the ZBA approved the comprehensive permit with conditions. This is considered a 'friendly 40B' as the Town created the RFP and both the town and developers are working towards a common goal.

### **Current & Future Steps**

#### **Request Community Preservation Act (CPA) Funding (2023)**

POAH and HAC are applying for Brewster CPA funding which involves an application to the Community Preservation Committee (CPC), examination and recommendation by the CPC, and a Town Meeting vote for authorization of the funds. It is also expected that POAH and HAC will apply to the Housing Trust for funding.

#### **Finalize Funding**

After receiving a Comprehensive Permit, the developers may apply for state funding. The state usually has one funding round every 9-12 months and it generally takes at least two tries to successfully attain funding. However, with the intense need for affordable housing, the state may have additional funding rounds and availability.

#### **Begin Construction**

This includes a final review of plans by Town officials. Construction averages 12 months.

#### **For additional information contact:**

Donna Kalinick, Assistant Town Administrator, [dkalinick@brewster-ma.gov](mailto:dkalinick@brewster-ma.gov), 508-896-3701, X1130

Jill Scalise, Housing Coordinator, [jscalise@brewster-ma.gov](mailto:jscalise@brewster-ma.gov), 508-896-3701 X1169





## Town of Brewster

2198 Main Street  
Brewster, MA 02631-1898  
Phone: (508) 896-3701  
Fax: (508) 896-8089

Office of:  
Housing Trust

July 6, 2023

Ms. Faythe Ellis, Chair  
Community Preservation Committee  
Brewster Town Hall  
2198 Main Street  
Brewster, MA. 02631

Dear Ms. Ellis,

The Brewster Affordable Housing Trust (BAHT) supports Housing Assistance Corporation (HAC) and Preservation of Affordable Housing's (POAH) funding request for the proposed affordable housing development on Millstone Road in Brewster. HAC and POAH were selected by the Housing Trust to develop the property through a Request for Proposals ("RFP") process. They responded to the vision crafted by the BAHT, Select Board, and Town staff, based off significant community input. The careful design demonstrates a commitment to balance housing needs, protect open space, and respect the privacy and character of the surrounding area.

The compact, energy efficient neighborhood will be comprised of 45 newly built rental units, with 35 units designated as affordable at no more than 60% of the area median income (AMI) and 10 units as workforce housing affordable at no more than 80% of AMI. This development aligns with the goals outlined in Brewster's 2022 Housing Production Plan, which aims to increase and diversify year-round housing options in Brewster for a range of income levels and household types.

After carefully considering design elements, community public comment, and environmental factors, on June 13, 2023, the Brewster Zoning Board of Appeals approved a Comprehensive Permit, with conditions for HAC and POAH to develop the property. Furthermore, the Project's eligibility for the Low Income Housing Tax Credit (LIHTC) Program was approved by DHCD on August 17, 2022, underscoring the viability and importance of this development. Local financial support from the Town of Brewster will be an important part of ensuring financially feasible. Local funding commitments are important to help leverage State and Federal resources.

Thank you for all you and your committee do for the Town of Brewster.

Tim Hackert, Chair  
Brewster Affordable Housing Trust

## 9. Select Board Information



## Town of Brewster

2198 Main Street  
Brewster, MA 02631-1898  
Phone: (508) 896-3701  
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Office of:  
Town Manager  
Housing

### MEMORANDUM

**TO:** Brewster Select Board  
**FROM:** Donna J. Kalinick, Assistant Town Manager & Jill Scalise, Housing Coordinator  
**RE:** Housing Program Update  
**DATE:** June 5, 2023

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The Brewster Housing program has several ongoing and potential new initiatives that may involve input and decisions from the Select Board in the next few months:

Brewster Affordable Housing Trust (BAHT):

As voted at May 2022 Spring Town Meeting, the BAHT has care, custody and control of 212 Yankee Drive, a single-family residence on our Subsidized Housing Inventory (SHI). The BAHT has contracted with Housing Assistance Corporation and their sub, The Resource Inc. (TRI) to rehabilitate the home and re-sell it to an eligible affordable buyer. The home suffered severe water damage prior to 2018. The DPW has assisted with landscaping and removal of some items. The remediation work and septic repairs have been completed. The Town will be issuing an IFB in the next month to complete the work required to bring the home back into livable standard. Funds for the work are available from a Community Preservation Act grant for housing preservation as well as undesignated Housing Trust funds. The cost is expected to exceed \$50,000. According to the BAHT bylaw, the Select Board has to approve expenditures that involve real property that exceed \$50,000. We expect to have the house fully rehabilitated in the fall and to hold a lottery for the affordable resale.

The BAHT held a joint meeting with the Community Preservation Committee in January. At that meeting, it was decided that the BAHT would take over the administration of the Brewster Buydown program. The last of the \$360,000 CPC funds that were dedicated to the current Buydown fund were expended in March. The BAHT will be putting in an application for \$250,000 to the CPC for the November Town meeting to continue this program. Information about the Buydown program is included in your packet as well as a request to sign a letter of support for the CPC application. For the past six years the standard Buydown award was \$30,000. This is no longer adequate, and awards are expected to range to \$50,000. However, if the BAHT were to award over \$50,000, further approval would be required by the Select Board.

The Millstone Community Housing initiative of building 45 units of rental housing on Municipal Land off Millstone Road is currently in the comprehensive permit phase. Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC) filed for their comprehensive permit in late December and the first hearing was held in February. The Zoning Board of Appeals closed the public hearing on May 9<sup>th</sup> and will be reviewing a draft decision at their next meeting on June 13<sup>th</sup>. If the comprehensive permit is issued, the Select Board will then have 90 days to make a request to the Executive Office of Housing and Livable Communities (EOHLC), formerly known as the Department of Housing and Community Development (DHCD), for up to 70% Local Preference. The Housing Program will be holding a joint Local Preference information session for the Select Board, Housing Trust, Housing Partnership, CPC and Finance Committee prior to this decision coming before the Board. We also expect POAH & HAC to apply through the CPC in the next funding round and to the BAHT for local funds to support the community build.

In March the BAHT voted to designate funds for a part-time, up to 19 hours, Housing Assistant to help implement the Town's Housing Program. The position will begin in FY24 and be funded with Housing Trust funds. A meeting is scheduled with the Human Resources Director to create a job description and discuss the hiring process.

The BAHT has been having discussions about initiatives that are in varying stages of the legislative process including year-round deed restrictions and Real Estate transfer tax. These are policy decisions that have an impact beyond just the Housing program. The Trust would request that the BAHT and Select Board have a joint meeting to get more information on these programs and discuss next steps. It may also be prudent, given the growth of the Housing Program, that we discuss revising the BAHT bylaw to increase the amount that the BAHT can approve without Select Board approval. We look forward to reviewing our current initiatives as we all work together to increase housing options in the Town of Brewster.

#### FYI: Additional Housing Updates

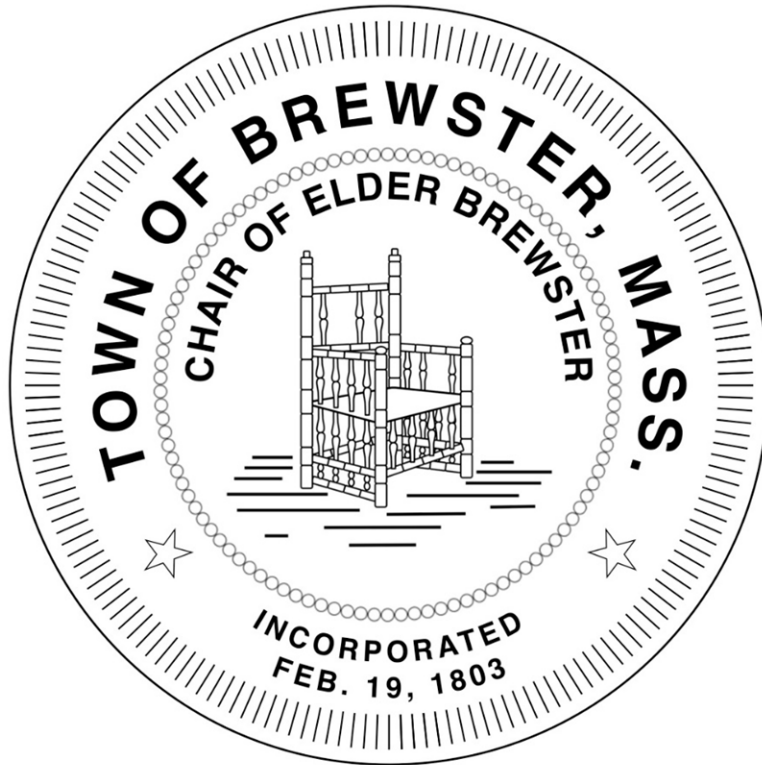
The regional Community Development Block Grant (CDBG) for Childcare and Housing Rehabilitation continues to serve the Brewster, Dennis and Wellfleet Community. The FY21 childcare program is currently assisting 10 Brewster children, with \$36,000 encumbered. 5 Brewster housing rehabilitation projects have also been approved in FY21. The Town has submitted a FY22/23 grant application and is waiting on the funding decision.

Habitat for Humanity of Cape Cod expects to begin marketing shortly on the two Phoebe Way affordable homes. Habitat is waiting for the state's final approval of the affirmative fair housing marketing plan. One of the homes is a veteran's preference.

Attachments:

1. Affordable Housing Trust Program Guidelines and Application
2. Affordable Housing Trust Bylaw
3. Parameters of Proposed BAHT Buydown Program
4. Proposed Application for the Housing Trust Buydown Program
5. Draft Letter of Support for BAHT Buydown Program

**Town of Brewster  
Affordable Housing Trust Fund  
Program Guidelines & Application**



**Brewster Affordable Housing Trust Fund**

**Ned Chatelain**

**Tim Hackert**

**Madalyn Hillis-Dineen**

**Vanessa Greene**

**Donna Kalinick**

**Paul Ruchinskas**

**Maggie Spade-Aguilar**

**Staff contact: Jill Scalise, Housing Coordinator**

*Approved by the Brewster Affordable Housing Trust September 1, 2022*

**Program Guidelines & Application  
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Glossary of Housing Terms available at: (Link to be added with new website)



Town of Brewster  
Affordable Housing Trust Fund  
Program Guidelines and Application

## I. Brewster Affordable Housing Trust Mission Statement and Goals

### **Housing Trust Mission Statement:**

The Brewster Affordable Housing Trust (“BAHT”) seeks to expand and preserve year-round rental and ownership homes that are affordable to moderate, low, and very low income households. Our efforts will foster a welcoming environment for demographically and socio-economically diverse populations. The BAHT is committed to education, collaboration, and community engagement.

- Accepted April 4, 2019

### **Brewster Affordable Housing Trust (BAHT) Goals**

The Trust has identified the following goals to use as guiding principles to implement Trust Mission Statement:

1. **Develop and Preserve Affordable Housing:** The BAHT will develop and preserve affordable housing and support the work of others seeking to do the same. Our work will serve very low-, low-, and moderate-income individuals and families, which means households with up to 100% Area Median Income (AMI).
2. **Educate:** The BAHT will work to educate individuals and organizations about Brewster’s community housing and why affordable housing is important to the town, its residents and visitors. Coordinating with the Brewster Housing Partnership (BHP), we will partner with other housing organizations from within and outside Brewster to provide educational opportunities to our citizens.
3. **Advocate and collaborate:** The BAHT will advocate for development proposals, projects, local bylaws, state and federal laws, and other programs that advance our mission to create and preserve affordable housing. We will collaborate with local, state, and federal officials as well as public, non-profit and for-profit entities to achieve our goals.
4. **Engage and Communicate:** The BAHT will engage and communicate with town residents, and listen to, and learn from, their ideas, so that our work reflects a broad consensus.

*Originally approved by the Brewster Affordable Housing Trust August 15, 2019*

## **II. Roles and Responsibilities of the Brewster Affordable Housing Trust**

### **Purpose of the Trust:**

The purpose of the Trust is to provide for the preservation and creation of affordable housing in the Town of Brewster for the benefit of low and moderate income households and for the funding of community housing as defined in and in accordance with the provisions of Massachusetts General Laws, Chapter 44, Section 55C. The Trust can use property, both real and personal, and expend funds as the Board of Trustees deems most appropriate to carry out such purpose consistent with the policies adopted from time to time by the Select Board regarding affordable housing.

### **Management of the Trust:**

The Trust is governed by a Board of Trustees consisting of seven Trustees who are appointed by the Select Board for a term of two years. The Board is comprised of one member of the Select Board, Housing Partnership, Community Preservation Committee, and Planning Board; two residents at large; and the Town Administrator or his designee.

### **The Powers of the Trustees:**

As stated in the Declaration of Trust, the Trustees may undertake any activity that would create and preserve affordable housing for the benefit of low and moderate income households. Their powers include, but are not limited to, the right to receive, purchase and convey real or personal property; to sell, lease, exchange or transfer property; to execute deeds, contracts, and grant agreements; to employ and compensate advisors and agents; to borrow money; to manage or improve real property and to abandon property which the Board determines not to be worth retaining; to issue policy goals and statements to serve as guidelines for the Trust and to provide funds for the benefit of low and moderate income households to assist in the acquisition, creation, preservation, rehabilitation and support of housing affordable for such families. Any expenditure of funds in an amount over \$50,000, and any sale, lease, exchange, transfer of conveyance of property having a value in excess of \$50,000, requires the approval of the Select Board.

### **Funding of the Trust:**

The Brewster Affordable Housing Trust Fund (the "Trust Fund") was initially funded by the dissolution of the Affordable Housing Fund and the transfer of the funds to the Trust Fund. Community Preservation Act ("CPA") funds, in accordance Section 5 of the CPA, may be allocated to the Trust Fund. CPA funds appropriated into the Trust Fund may be used only for CPA approved activities, such as the acquisition, creation, preservation, and support of community housing, and for the rehabilitation of community housing acquired or created using CPA Funds. Additionally, the Trust Fund has received free cash from the Town of Brewster, including a portion of Brewster's Short Term Rental Revenue; these monies are not subject to the CPA restrictions, but are required to be used for the purposes of the Trust.

### **III. Housing Trust Priority Initiatives for FY 2022-23**

#### **A. Develop and Preserve Affordable Housing:**

- Develop new affordable housing (by building):
  - Support and advance the development of community housing on the Millstone Road property. Subsequent to RFP issuance, select developer and support their efforts to develop rental housing in a timely manner. Determine the amount of funding that the Trust should reserve for a potential request, provide support through funding cycles and permitting process, continue to engage the public.
  - Participate in the exploration of the potential development of community housing on the Cape Cod Sea Camps Parcels.
- Develop new affordable housing (without building):
  - Evaluate the effectiveness of the current accessory dwelling unit bylaws and advocate for policy, financial, or implementation changes if necessary.
  - Evaluate the effectiveness of the current rental voucher program.
  - Revisit the feasibility of a rent-to-own program.
- Evaluate the effectiveness and reach of the existing Community Development Block Grant (CDBG) home rehabilitation program, refine procedures, and study whether the Trust needs to explore supplementing the program in any way.
- Continue to work to preserve the existing 3 Subsidized Housing Inventory (SHI) homes in distress and other units through outreach and, when required, with financial support.
- Work with the Community Preservation Committee (CPC) to determine the future of the Brewster Buy Down program
- Develop rules and program guidelines for the BAHT, particularly around funding requests
- Participate in the Local Comprehensive Plan (LCP) process, including advocate and explore a review of current zoning as it relates to housing.

#### **B. Educate:**

- Hold at least annual forums and Select Board updates as well as regularly post information on the Town website.
  - Community Housing Fair and Forum
- Hold ongoing joint meetings with other committees such as CPC, BHP, SB & FC
- Hold, and/or participate in, Community Housing education sessions and forums that address or include Fair Housing, Local Preference, and Regional Partnerships.

**C. Advocate and Collaborate:**

- Advocate for the Trust’s current funding strategy that includes allocations from the Community Preservation Act (CPA), dedication of the short-term rental revenue, free cash and/or budget allocations, and Community Development Block Grant (CDBG)
- Develop a 5-year Financial Plan
- Advocate for a more flexible CPA funding formula
- Explore other potential Trust funding
- Update Housing Production Plan
- Participate in the Local Comprehensive Plan (LCP) planning process
- Work with other housing partners in Town and in surrounding Towns.

For example:

- Partner: Explore partnering with local entities for street/yard clean-ups like the Big Fix or Huckleberry Lane event.
- Support: local initiatives such as Accessory Dwelling Unit (ADU) bylaw review with BHP, Community Preservation Committee (CPC) Buy-Down Program, Cape Housing Institute, Habitat for Humanity Red Top Road, Serenity at Brewster, and Cape Cod Sea Camps.
- Network: Attend events and communicate with housing partners.
- Guide: With other Town entities (including Open Space) create guidelines for land. Review town parcels and properties for suitability for housing.

**D. Engage and Communicate:**

- Provide opportunities for residents to share their thoughts and ideas.
  - Community Housing Forum
  - Continue engagement with residents during the Millstone Road developer selection process.
  - Citizen’s Forum
  - Develop a diversity inclusion working group

*Approved by the Housing Trust January 6, 2022*

## IV. Eligible Activities

The Trust Fund can be used to support the following activities. Note that CPA funds must be used only for those purposes specified in the CPA as allowable activities, while the Trustees may use non-CPA funds for programs offering a broader range of purposes that are consistent with the Declaration of Trust and the provisions of MGL Chapter 44, Section 55C.

### A. PRESERVATION PROGRAMS

#### Preservation of Subsidized Housing Inventory (SHI) Affordable Homes:

##### 1. Housing Preservation and Improvement Activities

The BAHT received a CPA grant of \$500,000 in November 2019 to assist in the preservation and acquisition of SHI homes. Funds will be prioritized for affordable homes identified as non-compliant (for example, uninhabited) and/or at risk of losing their affordable deed restriction.

In certain instances, the BAHT may use funds to preserve affordability of units already included in the Town's Subsidized Housing Inventory ("SHI") by providing funds for repairs necessary to enable residents to continue to reside in their homes. This may include the purchase of homes in specific circumstances.

*CPA Allowable Activities: CPA funds may be used for repairs that are necessary to preserve affordable housing from injury, harm or destruction, which may include, but are not limited to, the following:*

- Building envelope and site work to preserve the structural integrity of the homes
- Roof, siding and window replacements to assure the water tightness of the housing units
- Upgrading of dangerous electrical or plumbing systems
- Replacement of dangerous building systems that threaten the housing units
- Failed Septic Systems
- Installation of hard-wired smoke alarms, sprinklers and other building fire suppression systems
- Funds cannot be spent for maintenance or operating costs

Whether the BAHT will fund a particular project depends on the facts involved in each case, the amount of funds sought, the eligibility of persons seeking assistance, the necessity of the repairs, the funds available to the BAHT to support such program, whether the homes were acquired or created originally with CPA funds, and other factors. The BAHT may obtain new deed restrictions on properties to ensure the future affordability of the homes. There is no guarantee of financial assistance.

## **B. SUPPORT PROGRAMS (Loans/Grants for Individuals)**

### **1. Brewster Rental Assistance Program**

Provide a monthly rent subsidy and support to income eligible households. This program is currently managed by Housing Assistance Corporation (HAC) for the BAHT. For more information, see the Housing Office Webpage or this link: [Microsoft Word - FACT SHEET Brewster Rental Assistance Program.docx \(brewster-ma.gov\)](#)

*CPA Allowable Activities:*

*Grants, loans, rental assistance, interest-rate write downs or other assistance directly to individuals who are eligible for community housing for the purpose of making housing affordable*

### **2. Brewster Affordable Home Buyers Buy-Down Program**

The Town of Brewster, through Community Preservation Funds, provides up to \$30,000 of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years if the owners remain in compliance with the terms of the restriction. This program is overseen by the Community Preservation Committee and specific applications for this program are available at Town Hall and on the Housing Office webpage: [Buy-Down Ready Buyer Application \(laserfiche.com\)](#)

*CPA Allowable Activities:*

*Grants, Loans, Rental assistance, interest-rate write downs or other assistance directly to individuals who are eligible for community housing for the purpose of making housing affordable*

### **3. Community Development Block Grant (CDBG) Housing Rehabilitation & Childcare Assistance Program**

CDBG housing rehabilitation and childcare assistance funds are available for low to moderate income Brewster households earning up to 80% of the Area Median Income. Housing Rehabilitation funds can provide a 0% interest, deferred, forgivable loan to make critical home repairs. The program is designed to improve the housing conditions of income qualified households. Funds up to \$50,000 are available to eligible residents to pay for critical home repairs, like: roofing and siding, electrical, heating and plumbing work, structural repairs, lead paint abatement and energy efficiency upgrades such as windows and storm doors. This program is managed by The Resource Inc. (TRI) and applications are available from TRI at [jean@theresource.org](mailto:jean@theresource.org). Childcare funding offers eligible families subsidies of up to \$6,000 per child, to assist families in seeking or maintaining employment. Bailey Boyd Associates oversees the Childcare assistance and applications are available here: [Childcare Programs — Bailey Boyd Associates.](#)

## **C. CREATION PROGRAMS (Development Loans/Grants)**

### **1. DEVELOP NEW RENTAL HOUSING (Rental Expansion Program)**

- **New Construction Units**

Provide funding assistance to developers for construction of new affordable rentals with deed restrictions required for long-term affordability.

### **2. DEVELOP NEW HOME OWNERSHIP HOUSING (Home Ownership Expansion Program)**

- **New Construction Units**

Provide funding assistance to developers for construction of new home ownership properties with deed restrictions required for long-term affordability.

## **V. Funding Guidance**

The BAHT has established the following funding guidelines for eligible activities:

- All financial transactions undertaken by the BAHT where Community Preservation Act (CPA) funds are used must comply with the requirements of the Community Preservation Act (CPA).
- All affordable rental and homeownership units created through new construction must be deed restricted.
- Development loans provided under the Home Ownership and Rental Expansion Program are limited to up to \$100,000 per affordable unit and a maximum project amount determined by the Trust. Tax credit units are limited to \$50,000 per affordable unit. The BAHT will determine the applicable interest rate to assist with project feasibility. Payments will be deferred until the property is transferred unless the recipient is determined to be in violation of loan terms (allowances for extenuating circumstances with an appeal process), in which case payments will be due. Any loan proceeds will be deposited into the Housing Trust Fund. All loans must be secured by a mortgage against the property and may be subordinated to other project lenders. Deed riders for 10-15 years are required for projects where the loan is more than \$20,000 per unit and required for at least 30 years or in perpetuity for loans of \$50,000 or more per unit.
- For rental developments, the project sponsor must enter into a Regulatory Agreement with the Town and subsidizing agency that insures affordability in perpetuity to the greatest extent possible.
- A Land Development Agreement will be required for any Town-owned land.



- In addition to BAHT approval, expenditures over \$50,000 require Select Board approval.
- Funding is directed to creating and preserving affordable housing for low and moderate income households, as defined below:

Low-income housing – Housing for those persons and families whose annual income is at or below 80% of the area median income (AMI) for the Barnstable County area as determined annually by the U.S. Department of Housing and Urban Development (HUD) and adjusted by household size.

Moderate-income housing – Housing for those persons and families whose annual income is above 80% AMI but at or below 100% AMI for the Barnstable County area as determined annually by HUD and adjusted by household size.

While funded projects can include income tiers above the 100% AMI threshold, the Trust Fund cannot be used for projects that are solely targeted to income levels above the 100% level.

- Funding guidelines can be waived or modified, if permitted under applicable law, upon a majority vote of the BAHT and, if required, by the Select Board.

## VI. Project Monitoring

The BAHT, with staff support from the Housing Office and/or management agency, will work with the state’s Department of Housing and Community Development (DHCD) and project sponsors to insure that all units that have been funded by the Trust Fund are eligible for inclusion on the SHI, meet all requirements to be counted as part of the SHI, and are monitored to ensure the continued affordability of such units.

BAHT will also monitor the affordability of units that have received Trust funds but are not eligible for inclusion on the SHI. In these cases, the BAHT, with support from the Housing Office and/or a management company, will annually confirm the continued occupancy and eligibility of unit occupants by:

- Checking Assessors records and resident mail listings to verify the continued occupancy of the units. If the units involve homeownership, the deed rider will require that the occupant notify the Town upon any intent to sell, and the Town will have an opportunity to purchase or resell the unit based on a prescribed process included in the deed rider (adaptation of DHCD’s deed rider). If the units involve rentals, send a letter to the project sponsor requesting documentation listing the incomes of the tenants and a copy of their leases to ensure that the tenants meet the income qualifications, and the rents continue to be affordable.
- Checking the Barnstable County Registry of Deeds to make sure that there have been no changes in ownership/residency.

- Preparing an annual compliance report that documents the continued affordability of these units.

## **VII. Reporting**

With staff support from the Housing Office, the BAHT shall prepare an annual report that summarizes the use of Trust funds during the fiscal year including amounts of funding, type of funding, project description and status, as well as the balance in the Trust Fund. The books and records of the Trust shall be maintained by the Town Accountant and audited annually as part of the annual audit of the Town of Brewster. The results of the audit shall be provided to the Town.

## **VIII. Periodic Updating of the Guidelines**

These Housing Guidelines shall be reviewed at least every three (3) years by the BAHT, with input from the CPC and the Brewster Housing Partnership, and updated as necessary. The BAHT is responsible for approving any changes and can also choose to amend the Guidelines any time if it determines that certain requirements are no longer effective or viable or are necessary or appropriate. Section III will be updated regularly to reflect the BAHT's new FY priorities.

## **IX. Application Process**

The application process involves providing information to the BAHT before funding approvals can be granted. All submissions, scheduling and communications will be coordinated through the Brewster Housing Office. The BAHT will accept applications on a rolling basis.

Only those projects that receive the approval of the Board of Trustees and, if required, the Select Board, are eligible to access funding from the Trust Fund. In making its determinations on funding, the BAHT may consult with the Brewster Community Preservation Committee, Planning Department and Planning Board, Zoning Board of Appeals, and/or other Town commissions or boards. The approved applicant must enter into an agreement with the BAHT that specifies the purpose and scope of the project, projected timeframe, and approved funding for the project. The applicant must submit an original copy of the signed contract.

## X. Selection Criteria

The BAHT will apply the following selection criteria in its review of applications:

<b>Selection Criteria</b>
<p>The project/program proposal is consistent with the BAHT’s Funding Priorities. These include the following:</p> <ol style="list-style-type: none"> <li>1. Increase affordable housing opportunities for year-round community to the extent permitted by law, by prioritizing opportunities that support the Trust’s mission to expand and preserve year-round rental and home ownership homes that are affordable to moderate, low, and very low-income households. These projects should provide a welcoming environment for demographically and socio-economically diverse populations. Proposals may serve a range of local housing needs, even if some of the units may not be eligible for inclusion in the state’s Subsidized Housing Inventory (SHI).</li> <li>2. Advance the creation of year-round affordable rental units to serve Brewster's most financially vulnerable residents and other income-qualified persons and households.</li> <li>3. Identify and take advantage of existing structures and/or properties that have discounted or nominal acquisition costs, such as town owned or tax foreclosure properties, to make the development of affordable housing more financially feasible.</li> <li>4. Promote affordable housing using methods that minimize impacts on the built environment, such as accessory apartments, small infill developments in existing neighborhoods, or buy-down initiatives that convert existing housing into affordable units.</li> <li>5. Develop a range of projects to serve a range of housing needs including housing for families, seniors, and special needs populations.</li> <li>6. Encourage mixed-income development to promote diversity and inclusion.</li> </ol>
<p>The funding request is reasonable as a portion of the overall project costs and on a per-unit basis and adheres to the BAHT Funding Guidelines.</p>
<p>The development pro forma demonstrates that the project is feasible (not applicable if Trust Funds are requested for predevelopment activities to determine feasibility of a project).</p>
<p>The applicant has demonstrated significant leveraging of the requested BAHT Funds with other public and/or private funding sources.</p>
<p>The applicant is qualified to undertake the project and has demonstrated success in similar capacity with comparable projects.</p>
<p>The applicant has demonstrated appropriate site control.</p>
<p>Projects provide additional public benefits such as open space, environmental/conservation, energy efficiency, historic preservation, public safety, economic development, etc.</p>
<p>The project meets demonstrated community needs.</p>
<p>The applicant has demonstrated project support by other Town boards, committees, the Cape Cod Commission, other pertinent organizations, and Brewster citizens, as appropriate.</p>

## **XI. Application Form/ Attachment List**

**Town of Brewster**  
**Affordable Housing Trust**  
**Application Package**  
**APPLICATION FORM**

Project/Program Name: \_\_\_\_\_

Trust Program: \_\_\_\_\_

**Project Location**

Street Address: \_\_\_\_\_ Assessor's Map & Lot #: \_\_\_\_\_

Legal Property Owner of Record: \_\_\_\_\_

Sponsor(s)/Organization: \_\_\_\_\_

Contact Person Name & Title: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

**Budget Summary**

Total Trust Funds Requested:

Total Project Cost: \_\_\_\_\_

\_\_\_\_\_

Sponsor's Signature: \_\_\_\_\_ Date: \_\_\_\_\_







5. Unit Composition (If Applicable): *List number of units in each category*

	Total	<=30% AMI	<=50% AMI	<=80% AMI	<=100% AMI	<=120% AMI	Market Rate
SRO							
1 Br							
2 Br							
3 Br							
4 Br/+							

Note: Refer to [www.huduser.org](http://www.huduser.org) for latest fair housing rates.

7. If applicable, Information about the Development Team including:

- Owner/sponsor/development entity-
- Experience-
- Architect-
- Engineer-
- General Contractor (if known)-
- Development Pro-forma-
- Operating budget for rental project (For example- One Stop funding application)
- Development pro-forma with sales prices for home ownership units.



Submission: All completed application packets should be submitted to:

Town of Brewster Affordable Housing Trust  
 Jill Scalise, Housing Coordinator  
 2198 Main Street  
 Brewster, MA 02631  
[jscalise@brewster-ma.gov](mailto:jscalise@brewster-ma.gov)  
 Phone: 5089-896-3701, ext. 1169

## Chapter 18

### AFFORDABLE HOUSING TRUST FUND

[HISTORY: Adopted 5-7-2018 STM by Art. 7. Amendments noted where applicable.]

#### § 18-1. Name of the Trust.

The Trust shall be called the "Brewster Affordable Housing Trust," herein referred to as the "Trust."

#### § 18-2. Purpose.

The purpose of the Trust shall be to provide for the preservation and creation of affordable housing in the Town of Brewster for the benefit of low and moderate income households and for the funding of community housing as defined in and in accordance with the provisions of Massachusetts General Laws, Chapter 44B ("Chapter 44B"). The Trust shall use such property, both real and personal, and shall dispense such funds in such manner as the Board of Trustees shall deem most appropriate to carry out such purpose consistent with the policies adopted from time to time by the Board of Selectmen regarding affordable housing. The Trust shall be governed by a Board of Trustees in accordance with General Laws Chapter 44, Section 55C ("Section 55C"), as revised from time to time, and the authority granted by Town Meeting.

#### § 18-3. Board of Trustees.

- A. There shall be a seven-member Board of Trustees (the "Board") appointed by the Board of Selectmen from amongst the residents of the Town (except that the Town Administrator or a staff member selected as his or her designee shall not be required to be Town residents). The members of the Board shall be comprised of as follows: **[Amended 5-6-2019 ATM, Art. 16]**
- (1) One member of the Board of Selectmen;
  - (2) One member of the Brewster Housing Partnership;
  - (3) One member of the Community Preservation Committee;
  - (4) One member of the Planning Board;
  - (5) Two residents at large; and
  - (6) The Town Administrator, a staff member or a resident (nonstaff member) selected by the Town Administrator as the Administrator's designee.
- B. Trustees shall serve for a term not to exceed two years, with the initial terms of the Trustees staggered such that Trustees who are members of the Board of Selectmen, the Brewster Housing Partnership, the Community Preservation Committee, and the Planning Board, shall serve for a term of one year, and thereafter for two years. Trustees who are appointed as representatives of boards or committees shall serve for two-year terms or until they no longer serve on such board or committee, whichever is shorter. The Town Administrator shall serve by virtue of the office. To the extent possible, the Board of Selectmen shall appoint as Trustees individuals with background or interest in affordable housing, and specifically those with financial, legal or development expertise, or experience and perspective on housing preservation. Any Trustee (other than the Town Administrator or staff person acting as the Town Administrator's designee) who ceases to be a resident of the Town of Brewster shall vacate the office. Any Trustee may resign by filing with the Town Clerk written notice thereof. **[Amended 5-6-2019 ATM, Art. 16]**
- C. Any vacancy in the office of Trustee shall be filled by appointment of the Board of Selectmen, notice of which shall be filed with the Town Clerk. The title to the Trust estate shall thereupon and without the necessity of any conveyance be vested in such succeeding Trustee jointly with the remaining Trustees.

- D. Trustees may be removed by the Board of Selectmen at any time for cause following the opportunity for a hearing. For purposes of this bylaw, the term "cause" shall include, but not be limited to, violation of any local, state, or federal law; incapacity to perform the duties of a Trustee; and acts of a Trustee, that in the opinion of the Board of Selectmen, are negligent or detrimental to the Town of Brewster or the Trust; and four consecutive absences from Board of Trustees meetings. Reference to the Trustee shall mean the Trustee or Trustees for the time being hereunder.
- E. The Trustees shall annually elect a Trustee to serve as Chair. The Chair may establish sub-committees and/or ad hoc task-related committees to carry out the purposes of the Trust. Chairs of the sub-committees may be selected by the members of the sub-committees.

#### **§ 18-4. Meetings of the Trust.**

The Board shall meet at least quarterly in the Town of Brewster at such time and at such place as the Trustees shall determine. Special meetings may be called by the Chair or by a majority of Trustees. Notice of all meetings of the Trust shall be given in accordance with the provisions of the Open Meeting Law, General Laws Chapter 30A, Sections 18-25. While a majority of the full Board of Trustees shall constitute a quorum for the transaction of any business of the Board of Trustees, less than a quorum may, subject to the requirements of the Open Meeting Law, continue a meeting to a time, date and place certain.

#### **§ 18-5. Powers of the Board.**

The powers and duties of the Board shall include the following, all of which shall be carried on in furtherance of the purposes and in compliance with the terms set forth in Section 55C of Chapter 44 of the General Laws:

- A. To accept and receive real property, personal property or money, by gift, grant, contribution, devise or transfer from any person, firm, corporation or other public or private entity, including but not limited to money, grants of funds or other property tendered to the Trust in connection with any by-law or any general or special law or any other source, including money appropriated pursuant to the Community Preservation Act, Chapter 44B of the Massachusetts General Laws; provided, however, that any Community Preservation Act monies received shall be used exclusively for community housing and shall remain subject to all the rules, regulations and limitations of that chapter when expended by the Trust, and such funds shall be accounted for separately by the Trust; and provided further, that no later than July 15 of any calendar year, the Trust shall ensure that all expenditures of funds received from said Chapter 44B are reported to the Community Preservation Committee for inclusion in the year end reporting to the Massachusetts Department of Revenue;
- B. To purchase and retain real or personal property, including, without restriction, investments that yield a high rate of income or no income; provided that any expenditure of funds in excess of \$50,000 to purchase real or personal property shall first be approved by the Board of Selectmen;
- C. To sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to Trust property as the Board deems advisable notwithstanding the length of any such lease or contract; provided that any sale, lease, exchange, transfer or conveyance of any property having a value in excess of \$50,000 shall first be approved by the Board of Selectmen;
- D. To execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases, grant agreements and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the Board engages for the accomplishment of the purposes of the Trust;
- E. To employ advisors and agents, such as accountants, appraisers and lawyers as the Board deems necessary;
- F. To pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the Board deems advisable;

- G. To apportion receipts and charges between incomes and principal as the Board deems advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;
- H. To participate in any reorganization, recapitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person;
- I. To deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the Board may deem proper and to pay, out of Trust property, such portion of expenses and compensation of such committee as the Board may deem necessary and appropriate;
- J. To carry property for accounting purposes other than acquisition date values;
- K. To borrow money on such terms and conditions and from such sources as the Board deems advisable, to mortgage and pledge trust assets as collateral, provided that any borrowing of funds in excess of \$50,000 shall first be approved by the Board of Selectmen;
- L. To make distributions or divisions of principal in kind;
- M. To comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the Trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of Section 55C, to continue to hold the same for such period of time as the Board may deem appropriate;
- N. To manage or improve real property; and to abandon any property which the Board determined not to be worth retaining;
- O. To hold all or part of the Trust property uninvested for such purposes and for such time as the Board may deem appropriate; and
- P. To extend the time for payment of any obligation to the Trust;
- Q. To issue policy goals and statements to serve as guidelines for the Trust;
- R. To provide funds for the benefit of low and moderate income households to assist in the acquisition, creation, preservation, rehabilitation and support of housing affordable for such families; and
- S. To exercise such additional powers, if any, as may be set forth in MGL c. 44, § 55C, as it may be amended from time to time.

**§ 18-6. Acts of Trustees.**

- A. Except as otherwise provided, any action of the Board of Trustees shall be approved by a majority of those present and voting at a duly called meeting provided that a quorum is present, and any and all instruments executed by such majority shall be binding upon the Trust, and shall be conclusive evidence that such action has been duly authorized. The Trustees may, by instrument executed by all the Trustees, delegate to any attorney, agent or employee such other powers and duties as they deem advisable, including power to execute and deliver instruments as fully as the Trustees might themselves and to sign and endorse checks for the account of the Trustees of the Trust. The Trustees shall not delegate the authority to amend or terminate the Trust and no such delegation shall be effective. No Trustee shall be required to give bond. No license of court shall be required to confirm the validity of any transaction entered into by the Trustees with respect to the Trust estate. No one dealing with the Trustees need inquire concerning the validity of any act of the Trustees or see to the application of anything paid to or upon the order of the Trustees. No Trustee shall be liable for

the act, negligence or default of any other Trustee or any employee, agent, or representative of the Trustees selected with reasonable care, nor for errors in judgment, nor mistakes of law or fact made in good faith nor in reliance in good faith on advice of counsel nor for other acts or omissions in good faith.

- B. In exercising these powers, the Trustees shall recognize the role of the Board of Selectmen or its designee as the principal procurement officer under MGL c. 30B, including the bidding and awarding of all contracts. Where an act of the Trustees requires prior written notice to the Board of Selectmen, notice shall be deemed given when addressed to the Board of Selectmen.

**§ 18-7. Status of Trust and Board of Trustees.**

The Trust is a public employer and the members of the Board are public employees for purposes of General Laws Chapter 258. The Trust shall be deemed a municipal agency and the members of the Board of Trustees special municipal employees for purposes of General Laws Chapter 268A, the Conflict of Interest Law. The Trust is a governmental body for purposes of Massachusetts General Laws Chapter 30A, Sections 18-25, the Open Meeting Law. The Trust is also a board of the Town for purposes of General Laws Chapter 30B, the Uniform Procurement Act, and General Laws Chapter 40, Section 15; provided, however, that agreements and conveyances between the Trust and agencies, boards, commissions, authorities, departments and public instrumentalities of the Town shall be exempt from said Chapter 30B. Notwithstanding the foregoing, neither the Trustees nor any agent or officer of the Trust shall have the authority to bind the Town.

**§ 18-8. Custodian of funds.**

The Town Treasurer shall be the custodian of the Trust's funds and shall maintain separate accounts and records for said funds. The Treasurer shall invest the Trust's funds in the manner authorized by MGL c. 44, § 55B. Any income or proceeds received from the investment of unrestricted funds shall be credited to and become part of the Trust. The yearly approved budget, and any approved budget revisions, will be filed with the Town Treasurer. As custodian, the Treasurer shall issue checks or transfer monies as directed by the Trustees and approved by the Board of Selectmen. In addition to the requirements of MGL c. 44, § 55C, the Trust shall comply with all requirements, if any, of all the funds deposited into the Trust, and shall ensure that restricted funds, and any interest thereon, are appropriately segregated and reported. The books and records of the Trust shall be audited annually by an independent auditor in accordance with accepted accounting practices. Cost associated with the independent audit shall be borne by the Trust. Upon receipt of the audit by the Board of Trustees, a copy shall be provided forthwith to the Board of Selectmen.

**§ 18-9. Funds paid to the Trust.**

Notwithstanding any general or special law to the contrary, all moneys paid to the Trust in accordance with any zoning by-law, exaction fee, or private contribution shall be paid directly into the Trust and need not be appropriated or accepted and approved into the Trust. General revenues appropriated into the Trust become Trust property and these funds need not be further appropriated to be expended. All moneys remaining in the Trust at the end of any fiscal year, whether or not expended by the Board within one year of the date they were appropriated into the Trust, remain Trust property.

**§ 18-10. Taxes.**

The Trust is exempt from General Laws Chapters 59 and 62, and from any other provisions concerning payment of taxes based upon or measured by property or income imposed by the Commonwealth or any subdivision thereto.

**§ 18-11. Duration of the Trust.**

This Trust shall continue until terminated by a vote of the Brewster Town Meeting. Upon termination of the Trust, subject to the payment of or making provisions for the payment of all obligations and liabilities of the Trust and the Trustees, the net assets of the Trust shall be transferred to the Town and held by the Board of Selectmen for

affordable housing purposes except that any net funds generated pursuant to MGL c. 44B which shall be returned to the CPA Fund for community housing. In making any such distribution, the Trustees shall, subject to the approval of the Board of Selectmen, sell all or any portion of the Trust property and distribute the net proceeds thereof or they may distribute any of the assets in kind to the Board of Selectmen. The powers of the Trustees shall continue until the affairs of the Trust are concluded.

**§ 18-12. Compensation of Trustees.**

Trustees shall not receive a salary, stipend, bonus or other means of compensation for their service as a Trustee, nor shall they be eligible for any benefits from the Town of Brewster. Trustees may be compensated for reasonable out-of-pocket expenses for travel and other Trust-related expenses. All such out-of-pocket expenses shall be fully documented with receipts for expenses prior to payment by the Trust.

**§ 18-13. Annual report.**

The Trustees shall prepare an annual report describing the activities of the Trust on a calendar year basis. The annual report shall be submitted to the Brewster Board of Selectmen by December 31st of each year and will be included in the Town's Annual Report. The annual report shall list all financial transactions conducted by the Trust including all revenues and costs, provide a balance sheet of liabilities and assets of the Trust, list an inventory of all affordable housing units created, sold, and/or managed by the Trust, and any other pertinent information related to the business of the Trust.

**§ 18-14. Recording; amendments.**

The Trustees are hereby authorized to execute a Declaration of Trust and Certificate of Trust for the Trust, to be recorded with the Barnstable Registry of Deeds and the Barnstable Registry District of the Land Court, as applicable. The Declaration of Trust may be amended from time to time except as to those provisions specifically required under MGL c. 44, § 55C and/or this bylaw, by an instrument in writing signed by a majority of the Trustees and approved at a meeting called for that purpose, and approved by the Board of Selectmen.

**§ 18-15. Titles.**

The titles to the various Sections herein are for convenience only and are not to be considered part of said Sections nor shall they affect the meaning or the language of any such Section.

## **Parameters of Affordable Housing Trust Buydown Program**

Approved by Housing Trust 5.11.23

**Proposed Program:** The Affordable Housing Trust may provide up to \$50,000\* of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at up to 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The program is targeted to preserve affordable homes already on the Town’s Subsidized Housing Inventory (SHI). The grant funds will reduce, buydown, the purchase price of the home. In extenuating circumstances, the Trust may decide to direct funds in connection with a purchase to assist with verified, required repairs which will help preserve the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years.

\*Amounts over \$50,000 may be considered but will require approval of both the Affordable Housing Trust and the Select Board.

**Amount of Grant Assistance:** The amount of assistance will be determined on a home-by-home basis. The aim is to ensure that SHI home resales are affordable with a sales price set to be affordable for a household making 80% AMI. If necessary, the Trust will consider making the home affordable to a household at 70% AMI. It is expected that buydown grants will range up to \$50,000. Amounts over \$50,000 may be considered but will require approval of both the Affordable Housing Trust and the Select Board.

### **Program Eligibility (from original CPC Buydown Program):**

- First Time Homebuyer, defined as someone who has not owned a home within the past 3 years. Some exceptions.
- The household must occupy the property as their principal residence.
- The property must be located in Brewster.
- A household cannot have more than \$75,000 in assets.
- The total household income must not exceed 80% of AMI.

### Maximum Household Income Limits for 2022

2022 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$60,900	\$69,600	\$78,300	\$86,950	\$93,950	\$100,900





**Proposed BREWSTER AFFORDABLE HOME BUYERS  
BUYDOWN PROGRAM  
READY BUYER APPLICATION**

**Program:** The Town of Brewster, through Community Preservation Funds, provides up to \$50,000 of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years.

**Eligibility:**

- First Time Homebuyer, defined as someone who has not owned a home within the past 3 years. Some exceptions.
- The household must occupy the property as their principal residence.
- The property must be located in Brewster.
- A household cannot have more than \$75,000 in assets.
- The total household income must not exceed 80% of AMI.

**Maximum Household Income Limits for 2023**

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800

For more information and questions, please contact: Jill Scalise, Brewster Housing Coordinator  
at 508-896-3701 x1169

[jscalise@brewster-ma.gov](mailto:jscalise@brewster-ma.gov)

## **Ready Buyer Application Checklist**

- Signed application form (ALL adult household members are applicants)
- Documentation of your income sources and assets (see Required Financial Documentation sheet)
- Mortgage pre-approval letter. The letter must be from a mortgage lender and conform to the "LIP Program Standards for New Mortgage Loans." (See Appendix 2)
- Signed agreement on affordability and deed resale restrictions.
- Signed Application Certification and Consent for Release of Information for ALL adult household members.

### **Brewster Buydown Program Application Process**

- Submit Ready Buyer application with all documentation & mortgage pre-approval letter.
- After initial eligibility determination, placement on the Brewster Ready Buyer List.
- When specific home is identified, submit Purchase & Sale agreement for final approval.
- Property appraisal &/or home inspection will then be required.
- IF THE HOME BUYER IS DETERMINED BY AN AFFORDABLE RESALE HOUSING LOTTERY WHERE BREWSTER BUYDOWN FUNDS HAVE BEEN ADVERTISED (for example by Housing Assistance Corporation), DOCUMENTATION FROM THE HOUSING LOTTERY MAY BE USED FOR INCOME VERIFICATION AND ELIGIBILITY.
- Final approval and authorization of funds made by the Affordable Housing Trust.
- Deed restriction, secondary mortgage, and promissory note signed, and funds released at closing.

### **Return completed application to:**

**Brewster Planning Department  
Attn: Jill Scalise, Housing Coordinator  
2198 Main St. Brewster, MA 02631**

Brewster does not discriminate based on race, color, national origin, religion, sex, familial status, and handicap (disability). Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.





**BREWSTER AFFORDABLE HOME BUYERS**  
**BUYDOWN PROGRAM**  
**READY BUYER APPLICATION**

(All adult household members are considered applicants)

**Applicant Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/Town:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**E-mail Address:** \_\_\_\_\_

**Telephone: (Day):** \_\_\_\_\_ **(Evening):** \_\_\_\_\_

**Employer's Name:** \_\_\_\_\_ **Town:** \_\_\_\_\_

**Co-Applicant Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/Town:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**E-mail Address:** \_\_\_\_\_

**Telephone: (Day):** \_\_\_\_\_ **(Evening):** \_\_\_\_\_

**Employer's Name:** \_\_\_\_\_ **Town:** \_\_\_\_\_

**Household Members**

List all household members including yourself:

Name	Date of Birth	Soc. Sec. #	Relationship to Applicant
1.	Self		
2.			
3.			
4.			
5.			
6.			

Gross Annual HOUSEHOLD income: \$ \_\_\_\_\_

Down Payment Available: \$ \_\_\_\_\_

Are you a first-time homebuyer? YES  NO

Someone who has not owned a home in 3 years, a person 55 and older, or a displaced homemaker.

Have you completed a certified homebuyer education course? YES  NO

If so, please attach a copy of your completion certificate.

A certified Home Buyer Education course is strongly recommended. On Cape Cod, the Community Development Partnership (CDP) in Eastham and Housing Assistance Corporation (HAC) in Hyannis offer these classes. Please see [www.capecdp.org](http://www.capecdp.org); 508-240-7873 or [www.haconcape.org](http://www.haconcape.org); 508-771-5400. You can also see [ww.chapa.org](http://ww.chapa.org) for a list of courses.

**ANNUAL HOUSEHOLD INCOME INFORMATION**

Households must meet certain maximum income limits in order to be eligible to participate in the lottery for a home, as outlined in the Lottery Information Package. Gross annual income is income from all sources, including all wages and salaries prior to deductions, overtime pay, commissions, tips, fees and bonuses, and other compensation for personal services, net business income, interest/dividend income, Social Security, Supplemental Security Income, pension payments, disability income, unemployment compensation, alimony/child support, and veterans’ benefits, for **all adult household members over the age of 18, unless the member is a full-time student**. Income for full-time students who are the head of household or spouse must be counted in annual income. See APPENDIX 1: Income and Assets for more details.

Please attach all third party documentation for your sources of income (see Required Financial Documentation sheet for detailed information).

**Annual Income (Applicant): Gross Income for the past 12 months: \$** \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Position: \_\_\_\_\_

Wage/Salary per week before taxes and withholding: \$ \_\_\_\_\_

Additional Income from other source(s):

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

**Annual Income (Co-Applicant): Gross Income for the past 12 months: \$** \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Position: \_\_\_\_\_

Wage/Salary per week before taxes and withholding: \$ \_\_\_\_\_

Additional Income from other source(s):

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

Note: If any other adult household members have income, please attach a separate sheet of paper with their income information as described above. Third party documentation is required.

**HOUSEHOLD ASSET INFORMATION**

**Please complete the following asset information for all household members.** Assets to be included: cash, savings and checking accounts, stocks, bonds and other forms of capital investment, excluding equity accounts in homeownership programs or state-assisted public housing escrow accounts. Do not include the value of personal property such as furniture and automobiles. See APPENDIX 1: Income and Assets for more details, and Required Financial Documentation for verification documentation needed.

Name on Account: \_\_\_\_\_

Bank Name and Address: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Checking Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Other (e.g. Certificate of Deposit) Account Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

Name on Account: \_\_\_\_\_

Bank Name and Address: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Checking Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Other (e.g. Certificate of Deposit) Account Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

Stocks and bonds, other liquid assets:

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

**Total Household Assets: \$ \_\_\_\_\_**

Note: If any other household members have assets from additional sources, please attach a separate sheet of paper for each with their asset information as described above.

## **AFFIRMATIVE MARKETTING**

Please complete the following section to assist us in fulfilling affirmative marketing requirements.  
**Responses will not affect your application.**

Household Race (Head of Household):

- Caucasian
- American Indian/ Alaskan Native
- African American
- Hispanic/Latino
- Cape Verdean
- Asian/Pacific Islander

**BREWSTER AFFORDABLE HOME BUYERS  
BUYDOWN PROGRAM  
READY BUYER APPLICATION**

**This form must be signed by all adult household members and returned with your application.**

**Affordability and Resale Restriction Certification:**

I/We have read the summary of resale restrictions in the Information Package and agree to the restriction. I/We have been advised that a copy of the Deed Rider governing resale of the affordable homes is available at the Brewster Town Administrator’s Office for my/our further review and that I/we may request a copy to be sent to me/us or my/our lender. I/We also understand that, when I/we are ready to purchase a unit, a full copy of the Deed Rider will be provided to me/us.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co- Applicant Signature

\_\_\_\_\_  
Date

**Applicant Certification and Consent to Release Information:**

**PLEASE CHECK THE FOLLOWING ITEMS THAT APPLY TO YOU:**

- I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration in this program.
- I/We understand that the use of this application is for a potential grant to purchase an affordable home in Brewster, and does not guarantee an offer.

Your signature(s) below gives consent to the Town of Brewster, to verify information provided in this application. No applications will be considered complete unless signed and dated by the Applicant and Co-Applicant (if any).

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co- Applicant Signature

\_\_\_\_\_  
Date



## **Required Financial Documentation & Verification Sheet**

- Two months of most recent, consecutive paystubs for all working members of the household age 18 years and older.
- Federal Tax Returns (1040) from the last 3 years. Include W-2 and 1099-R forms.
- Verification of child support (copy of child support order, etc.)
- Verification of any other household income, ie: Social Security, SSDI, SSI, VA benefits, unemployment benefits, public assistance, etc. You may provide a copy of the official statement of monthly amount received for the present year.
- Savings account statement- submit the three most recent bank statement copies
- Checking account statement- submit the three most recent bank statement copies
- Verification of student status for each child 18 years of age or older who is a full time student.
- Mortgage pre-approval letter. The letter must be from a mortgage lender and conform to the "LIP Program Standards for New Mortgage Loans." (Appendix 2)

## **APPENDIX 1: Income and Assets**

### **INCOME:**

**Income Limit:** Total household annual income must be at/below the 80% Barnstable County Median Income limits, as adjusted for household size.

#### Maximum Household Income Limits (Barnstable MSA) for 2023

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800

**Annual Household Gross Income** means all income, from all sources, of all current adult household members for the 12-month period following application.

Annual income includes but is not limited to the following:

- The full amount, before ANY payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services
- Net income from the operation of a business or profession
- Interest, dividends, and other net income of any kind from real or personal property
- Payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of period receipts
- Payments in lieu of earnings such as unemployment and disability compensation, worker's compensation and severance pay
- Welfare assistance payments
- Alimony and child support
- Regular pay, special pay, and allowances of a member of the Armed Forces

### **ASSETS:**

**Asset Limit:** Total household assets cannot exceed \$75,000

**Household Assets include the following:**

- Cash in savings accounts, checking accounts and safety deposit boxes, etc., certificates of deposit, bonds, stocks, treasury bills, mutual funds and money market accounts
- Revocable trusts.
- Equity in rental property or other capital investments
- Retirement plans are included when the holder has access to the funds, even though a penalty may be assessed. Retirement funds are NOT included if amounts can only be withdrawn if upon termination of employment or retirement
- Cash value of life insurance policies available to the applicant before death.
- Personal property held as an investment (this includes gems, jewelry, coin collections, or antique cars held as investments; personal jewelry is NOT considered an asset)
- Lump sum receipts or one-time receipts. (i.e. inheritance, capital gains, one-time lottery winnings, victim's restitution, settlements on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
- A mortgage or deed of trust held by an applicant.

**Household assets do not include:**

- Personal property. (clothing, furniture, cars, wedding ring and other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities)
- Term life insurance policies. (i.e. where there is no cash value)

- Equity in the cooperative unit in which the applicant lives.
- Assets that are part of an active business. Business DOES NOT include rental of properties that are held as investments unless such properties are the applicant's main source of income.
- Assets that are not effectively owned by the applicant

**Assets disposed of for less than fair market value:** Applicants must declare whether an asset has been disposed of for less than fair market value during the two years preceding application. If an asset has been disposed of for less than fair market value, the amount counted as an asset is the difference between the cash value and the amount actually received.

## **APPENDIX 2: LIP (Local Initiative Program) Program Standards for New Mortgage Loans**

- The loan must be a fully amortizing fixed rate mortgage with a down payment of at least 3%, at least half of which must come from the buyer's own funds.
- The loan must be made by an institutional lender. Loans from private parties are not allowed.
- The loan must have a fixed rate through the full term of the mortgage that is a current fair market interest rate.
- The loan can have no more than 2 points.
- The buyer's monthly housing costs (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 38% of the buyer's monthly gross income.
- Non-household members shall not be permitted as co-signers of the mortgage.

## **APPENDIX 3: Summary of Affordable Housing Deed Restriction**

An affordable housing deed is a legal document recorded at the Registry of Deeds that specifies the resale, refinance and leasing provisions for the referenced property. The deed restriction ensures that the unit remains affordable for future purchasers of the property. It is strongly recommended that purchasers of a deed restricted affordable home review the deed restriction with their attorney and lender prior to closing.

Here is a general description of the deed restriction:

- The property must be the owner's principal residence.
- The deed rider restricts the resale price of the property. The rider includes a formula to calculate the future maximum resale price based on the Area Median Income at the time of resale.
- Owners of a deed restricted home must notify the monitoring agent, the Town of Brewster, in writing of their intention to sell or convey the home.
- Owners of a deed restricted affordable home cannot rent, lease, refinance or encumber the home without prior written consent of the monitoring agent, the Town of Brewster.



## Town of Brewster

2198 Main Street  
Brewster, MA 02631-1898  
Phone: (508) 896-3701  
Fax: (508) 896-8089

Office of:  
Select Board  
Town Administrator

June 5, 2023

Faythe Ellis, Chair  
Community Preservation Committee  
2198 Main Street  
Brewster, MA 02631

Dear Ms. Ellis,

On behalf of the Town of Brewster Select Board, I am pleased to send you this Letter of Support for the Affordable Housing Trust's Community Preservation Grant request of \$250,000 to manage the Brewster Affordable Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster. All Buydown homes are required to have an affordable deed rider in perpetuity.

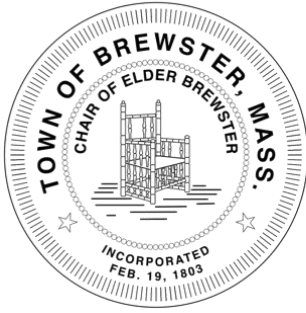
One key economic development goal, outlined in the Town's Vision Plan, draft Local Comprehensive Plan, and Housing Production Plan, and one of the greatest threats facing the local economy, is the lack of attainable and affordable housing in Brewster. The Buydown Program addresses this housing need. Over the past 16 years the program, supported by Brewster residents allocating \$360,000 in CPA funds, has aided 12 households in purchasing affordable Brewster homes. The funds have also enabled the Town to retain homes on the Town's Subsidized Housing Inventory, protecting an important asset in a difficult housing environment.

When the Buydown program was first developed, Brewster did not have a municipal housing trust. The Community Preservation Committee (CPC) took initiative, developed the Buydown program, and demonstrated the program's effectiveness in meeting an affordable housing need. The Select Board appreciates the ongoing dialogue, communication, and coordination between the CPC and Housing Trust in determining the value and best path forward for this program. The Select Board supports the continuation of the Buydown Program, the \$250,000 in CPA funding request, and the management by the Housing Trust. Thank you for the fine work of the Community Preservation Committee.

Sincerely,

Select Board Chair

# 11. Buydown CPC Application



**Town of Brewster**  
**Community Preservation Committee**  
 2198 Main Street  
 Brewster, Massachusetts 02631-1898  
 (508) 896-3701 x 133  
 Fax (508) 896-8089



## APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

**Date Application Submitted:** \_\_\_\_\_

**Name of Project Applicant:** \_\_\_\_\_

**Name of Co-Applicant(s), if applicable:** \_\_\_\_\_

**Name of Contact Person:** \_\_\_\_\_

**Contact Person's Mailing Address:** \_\_\_\_\_

**Contact Person's Daytime Phone Number:** \_\_\_\_\_

**Contact Person's email Address:** \_\_\_\_\_

**Proposed Project Name:** \_\_\_\_\_

**Project Address (or assessor's parcel ID):** \_\_\_\_\_

**Project Synopsis:** The Brewster Affordable Housing Trust's (BAHT) Affordable Buydown Program is a continuation of the Brewster Affordable Homebuyers Buy Down Program which began in 2007 and, over the past 16 years, expended \$360,000 to assist 12 households in purchasing affordable homes in Brewster. Funding is now exhausted. When the Buy Down program was first developed by the Community Preservation Committee (CPC), Brewster did not have a municipal housing trust. Going forward, the BAHT will manage the Buydown Program which may provide up to \$50,000 of grant assistance to first-time affordable homebuyers purchasing a home in Brewster. Eligible households may make up to 80% of the Area Median Income (AMI) and must agree to place a permanent deed restriction on the home. The grant funds reduce, buy down, the purchase price of the home to make the home affordable and are provided as an interest-free loan, forgivable after 30 years. The program is targeted to preserve affordable homes already on the Town's Subsidized Housing Inventory (SHI).

**Category:**  Open Space     Historic Preservation     Recreation     Community Housing

**CPA funding requested \$** \_\_\_\_\_      **Total Cost of Proposed Project \$** \_\_\_\_\_



## Buydown Grant Narrative: Project Description

### 1. Project Description

**(This response is larger than can be read when printing the fillable application)**

The Brewster Affordable Housing Trust's (BAHT) Affordable Buydown Program is a continuation of the Brewster Affordable Homebuyers Buy Down Program which began in 2007 and, over the past 16 years, expended \$360,000 to assist 12 households in purchasing affordable homes in Brewster. The Buydown program was first developed by the Community Preservation Committee and provided up to \$30,000 of assistance to reduce the purchase price of the property and make the home affordable for a first-time home buyer making up to 80% of the AMI. The Buy Down award, provided at closing, took the form of a 30 year forgivable interest-free loan, and also required an permanent affordable deed restriction to be placed on the property. A promissory note was signed, and both a municipal lien and affordable deed rider were recorded on the property.

Funding for the original Buy Down Program is now exhausted. Today Brewster has a municipal housing trust. In January 2023 the CPC and BAHT held a joint meeting where they discussed several Brewster housing initiatives including the Buy Down Program. It was decided that, going forward, the BAHT would manage the Buydown Program. After evaluating the program and current increasing mortgage rates, the initial limit of grant assistance was increased \$50,000 for first-time affordable homebuyers purchasing a home in Brewster. The actual amount of assistance will be determined on a home-by-home basis. Amounts above \$50,000 may be considered but would require Select Board approval. The aim is to ensure that SHI home resales are affordable with a sales price set to be affordable for a household making 80% AMI.

The program, in form, continues as previously. Homebuyers must agree to place a permanent affordable deed restriction on the home. The grant funds will reduce, buydown, the purchase price of the home and be provided as an interest free loan, forgivable after 30 years.

The program is targeted to preserve affordable homes already on the Town's Subsidized Housing Inventory (SHI). Some of the Town's older deed restrictions can be lost if an eligible purchaser cannot be found. Furthermore, the deed rider resale formulas may result in a price that may not be affordable to low-to-moderate income households earning up to 80%AMI. Occasionally, a home may be in disrepair. Buydown funds have been helpful in situations that require considerable repairs to make the home functional and livable.

Please see Attachment A: "Parameters of Affordable Housing Trust Buydown Program" for a more complete description of the program. Attachment B provides the Buydown Program application.





**8. Budget/Need for Public Funds:** What is the total budget (sources of funds and uses/expenses) for the project and schedule for expenditure of CPA funds? All sources of funds and expenses must be clearly identified. Provide the basis for cost estimates whenever possible. (Note: CPA funds may not be used for maintenance.)

If this is part of a larger project, what is the budget for the entire project (sources of funds and expenses/uses)?

Clearly identify what additional funding sources are available, committed, or under consideration and why public funding would be appropriate. Include copies of commitment letters, if available, and describe any other attempts to secure funding for this project.

Provide the most recent audited financial report or if none available, an applicant generated financial report that includes a balance sheet and operating budget. Town-sponsored projects must demonstrate why the project cannot be funded through the Department's or Committee's budget.

**9. Maintenance:** If ongoing maintenance is required for your project, who will be responsible for maintenance and how will it be funded?

**10. Site Control and Appraisal:** If the project involves acquisition of real property, provide evidence of site control (deed, purchase and sale, option, etc.). In addition, provide an appraisal of the property's value by a state licensed appraiser using customary appraising techniques. The CPA does not allow funding for acquisitions if the acquisition price is greater than appraised value.

# Town of Brewster Community Preservation Committee

## CATEGORY SPECIFIC CRITERIA

(Identify which of the following criteria apply to your project.)

### Open Space Proposals

- Meets one or more of the Open Space goals listed in Town of Brewster Community Preservation Plan FY23-27
- Permanently protect important wildlife habitat, including areas of significance for biodiversity, diversity of geological features and types of vegetation, contain a habitat type that is in danger of vanishing from Brewster or preserve habitat for threatened or endangered species of plants or animals.
- Provide opportunities for passive recreation and environmental education.
- Enhance or protect wildlife corridors, promote connectivity of habitat and prevent fragmentation of habitats.
- Provide connections with existing trails or potential trail linkages.
- Preserve scenic views or border a scenic road.
- Protect drinking water quantity and quality.
- Provide flood control/storage.
- Preserve important surface water bodies, including wetlands, vernal pools or riparian zones.
- Preserve priority parcels in the Town's Open Space Plan/maximize the amount of open land owned by the Town of Brewster.

### Historical Preservation Proposals

- MANDATORY:** Must be on the State Register of Historic Places or have a letter from the Brewster Historical Commission indicating that the resource has been determined to be significant in the history, archaeology, architecture, or culture of Brewster.
- MANDATORY:** Project must meet Secretary of the Interior Standards for rehabilitation and/or restoration of Historic Preservation Properties.
- MANDATORY IF REQUEST IS FROM A CHURCH/RELIGIOUS ORGANIZATION:** The project must satisfy the analysis outlined by the SJC's Caplan vs. Town of Acton decision.
- Meets one or more of the Historical Preservation goals listed in Town of Brewster Community Preservation Plan FY23-27
- Protect, preserve, enhance, restore and/or rehabilitate historic, cultural, architectural or archaeological resources of significance, especially those that are threatened.
- Protect, preserve, enhance, restore and/or rehabilitate town-owned properties, features or resources of historical significance.
- Protect, preserve, enhance, restore and/or rehabilitate the historical function of a property or site;
- Demonstrate a public benefit and/or public access, or
- Otherwise provide permanent protection for maintaining the historic resource.
- Project site should not be privately owned unless there is demonstrable public access and benefit.

### Community Housing Proposals

- Meets one or more of the Community Housing goals listed in Town of Brewster Community Preservation Plan FY23-27
- Increase the supply of year-round affordable rental housing for all types of households, such as young singles and couples, families, and seniors.
- Build support for addressing housing needs through partnerships with conservation groups and non-profit and for-profit developers.
- Create housing that is affordable and appropriate for very low-income seniors and people with disabilities.
- Increase local capacity to plan, advocate for, and create affordable housing, preserve the affordability and condition of existing affordable units, and monitor affordable housing restrictions.

- Increase the variety of mixed-income housing choices in Brewster, particularly in or near commercial areas in order to support Brewster's economy and accommodate household growth.
- Provide at least 10% of Brewster's year-round housing units as affordable housing in order to meet local and regional needs.
- Ensure long term affordability.
- Commit to a resident selection process that promotes diversity and does not include a local preference.

**Recreation Proposals**

- Meets one or more of the Recreation goals listed in Town of Brewster Community Preservation Plan FY23-27
- Support multiple active and passive recreation uses.
- Serve a significant number of residents and visitors.
- Expand the range of recreational opportunities available to all ages of Brewster residents and visitors.
- Benefit other Brewster committees providing recreational resources to residents.
- Promote the use of alternative corridors that provide safe and healthy non-motorized transportation.
- Promotes or enhances accessibility. (Please elaborate in application.)

## **Attachment A**

# **Parameters of Affordable Housing Trust Buydown Program**

## **Parameters of Affordable Housing Trust Buydown Program**

Approved by Housing Trust 5.11.23

**Proposed Program:** The Affordable Housing Trust may provide up to \$50,000\* of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at up to 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The program is targeted to preserve affordable homes already on the Town’s Subsidized Housing Inventory (SHI). The grant funds will reduce, buydown, the purchase price of the home. In extenuating circumstances, the Trust may decide to direct funds in connection with a purchase to assist with verified, required repairs which will help preserve the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years.

\*Amounts over \$50,000 may be considered but will require approval of both the Affordable Housing Trust and the Select Board.

**Amount of Grant Assistance:** The amount of assistance will be determined on a home-by-home basis. The aim is to ensure that SHI home resales are affordable with a sales price set to be affordable for a household making 80% AMI. If necessary, the Trust will consider making the home affordable to a household at 70% AMI. It is expected that buydown grants will range up to \$50,000. Amounts over \$50,000 may be considered but will require approval of both the Affordable Housing Trust and the Select Board.

### **Program Eligibility (from original CPC Buydown Program):**

- First Time Homebuyer, defined as someone who has not owned a home within the past 3 years. Some exceptions.
- The household must occupy the property as their principal residence.
- The property must be located in Brewster.
- A household cannot have more than \$75,000 in assets.
- The total household income must not exceed 80% of AMI.

### Maximum Household Income Limits for 2023

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
80% AMI		\$64,450	\$73,650	\$ 82,850	\$92,050	\$99,450	\$106,800

## **Attachment B**

# **Buydown Program Application**





**Proposed BREWSTER AFFORDABLE HOME BUYERS  
BUYDOWN PROGRAM  
READY BUYER APPLICATION**

**Program:** The Town of Brewster, through Community Preservation Funds, provides up to \$50,000 of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years.

**Eligibility:**

- First Time Homebuyer, defined as someone who has not owned a home within the past 3 years. Some exceptions.
- The household must occupy the property as their principal residence.
- The property must be located in Brewster.
- A household cannot have more than \$75,000 in assets.
- The total household income must not exceed 80% of AMI.

**Maximum Household Income Limits for 2023**

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800

For more information and questions, please contact: Jill Scalise, Brewster Housing Coordinator  
at 508-896-3701 x1169

[jscalise@brewster-ma.gov](mailto:jscalise@brewster-ma.gov)

## **Ready Buyer Application Checklist**

- Signed application form (ALL adult household members are applicants)
- Documentation of your income sources and assets (see Required Financial Documentation sheet)
- Mortgage pre-approval letter. The letter must be from a mortgage lender and conform to the "LIP Program Standards for New Mortgage Loans." (See Appendix 2)
- Signed agreement on affordability and deed resale restrictions.
- Signed Application Certification and Consent for Release of Information for ALL adult household members.

### **Brewster Buydown Program Application Process**

- Submit Ready Buyer application with all documentation & mortgage pre-approval letter.
- After initial eligibility determination, placement on the Brewster Ready Buyer List.
- When specific home is identified, submit Purchase & Sale agreement for final approval.
- Property appraisal &/or home inspection will then be required.
- IF THE HOME BUYER IS DETERMINED BY AN AFFORDABLE RESALE HOUSING LOTTERY WHERE BREWSTER BUYDOWN FUNDS HAVE BEEN ADVERTISED (for example by Housing Assistance Corporation), DOCUMENTATION FROM THE HOUSING LOTTERY MAY BE USED FOR INCOME VERIFICATION AND ELIGIBILITY.
- Final approval and authorization of funds made by the Affordable Housing Trust.
- Deed restriction, secondary mortgage, and promissory note signed, and funds released at closing.

### **Return completed application to:**

**Brewster Planning Department  
Attn: Jill Scalise, Housing Coordinator  
2198 Main St. Brewster, MA 02631**

Brewster does not discriminate based on race, color, national origin, religion, sex, familial status, and handicap (disability). Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.





**BREWSTER AFFORDABLE HOME BUYERS**  
**BUYDOWN PROGRAM**  
**READY BUYER APPLICATION**

(All adult household members are considered applicants)

**Applicant Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/Town:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**E-mail Address:** \_\_\_\_\_

**Telephone: (Day):** \_\_\_\_\_ **(Evening):** \_\_\_\_\_

**Employer's Name:** \_\_\_\_\_ **Town:** \_\_\_\_\_

**Co-Applicant Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/Town:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**E-mail Address:** \_\_\_\_\_

**Telephone: (Day):** \_\_\_\_\_ **(Evening):** \_\_\_\_\_

**Employer's Name:** \_\_\_\_\_ **Town:** \_\_\_\_\_

### **Household Members**

List all household members including yourself:

<b>Name</b>	<b>Date of Birth</b>	<b>Soc. Sec. #</b>	<b>Relationship to Applicant</b>
1. _____	_____	_____	<b>Self</b>
2. _____	_____	_____	
3. _____	_____	_____	
4. _____	_____	_____	
5. _____	_____	_____	
6. _____	_____	_____	

Gross Annual HOUSEHOLD income: \$ \_\_\_\_\_

Down Payment Available: \$ \_\_\_\_\_

**Are you a first-time homebuyer?** YES  NO

Someone who has not owned a home in 3 years, a person 55 and older, or a displaced homemaker.

**Have you completed a certified homebuyer education course?** YES  NO

If so, please attach a copy of your completion certificate.

A certified Home Buyer Education course is strongly recommended. On Cape Cod, the Community Development Partnership (CDP) in Eastham and Housing Assistance Corporation (HAC) in Hyannis offer these classes. Please see [www.capecdp.org](http://www.capecdp.org); 508-240-7873 or [www.haconcape.org](http://www.haconcape.org); 508-771-5400. You can also see [ww.chapa.org](http://ww.chapa.org) for a list of courses.

**ANNUAL HOUSEHOLD INCOME INFORMATION**

Households must meet certain maximum income limits in order to be eligible to participate in the lottery for a home, as outlined in the Lottery Information Package. Gross annual income is income from all sources, including all wages and salaries prior to deductions, overtime pay, commissions, tips, fees and bonuses, and other compensation for personal services, net business income, interest/dividend income, Social Security, Supplemental Security Income, pension payments, disability income, unemployment compensation, alimony/child support, and veterans’ benefits, for **all adult household members over the age of 18, unless the member is a full-time student**. Income for full-time students who are the head of household or spouse must be counted in annual income. See APPENDIX 1: Income and Assets for more details.

Please attach all third party documentation for your sources of income (see Required Financial Documentation sheet for detailed information).

**Annual Income (Applicant): Gross Income for the past 12 months: \$** \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Position: \_\_\_\_\_

Wage/Salary per week before taxes and withholding: \$ \_\_\_\_\_

Additional Income from other source(s):

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

**Annual Income (Co-Applicant): Gross Income for the past 12 months: \$** \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Position: \_\_\_\_\_

Wage/Salary per week before taxes and withholding: \$ \_\_\_\_\_

Additional Income from other source(s):

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

Source: \_\_\_\_\_

Income per month: \$ \_\_\_\_\_

Note: If any other adult household members have income, please attach a separate sheet of paper with their income information as described above. Third party documentation is required.

**HOUSEHOLD ASSET INFORMATION**

**Please complete the following asset information for all household members.** Assets to be included: cash, savings and checking accounts, stocks, bonds and other forms of capital investment, excluding equity accounts in homeownership programs or state-assisted public housing escrow accounts. Do not include the value of personal property such as furniture and automobiles. See APPENDIX 1: Income and Assets for more details, and Required Financial Documentation for verification documentation needed.

Name on Account: \_\_\_\_\_

Bank Name and Address: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Checking Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Other (e.g. Certificate of Deposit) Account Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

Name on Account: \_\_\_\_\_

Bank Name and Address: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Checking Account Number: \_\_\_\_\_

Recent Balance: \$ \_\_\_\_\_

Other (e.g. Certificate of Deposit) Account Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

Stocks and bonds, other liquid assets:

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

**Total Household Assets: \$ \_\_\_\_\_**

Note: If any other household members have assets from additional sources, please attach a separate sheet of paper for each with their asset information as described above.

## **AFFIRMATIVE MARKETTING**

Please complete the following section to assist us in fulfilling affirmative marketing requirements.  
**Responses will not affect your application.**

Household Race (Head of Household):

- Caucasian
- American Indian/ Alaskan Native
- African American
- Hispanic/Latino
- Cape Verdean
- Asian/Pacific Islander

**BREWSTER AFFORDABLE HOME BUYERS  
BUYDOWN PROGRAM  
READY BUYER APPLICATION**

**This form must be signed by all adult household members and returned with your application.**

**Affordability and Resale Restriction Certification:**

I/We have read the summary of resale restrictions in the Information Package and agree to the restriction. I/We have been advised that a copy of the Deed Rider governing resale of the affordable homes is available at the Brewster Town Administrator’s Office for my/our further review and that I/we may request a copy to be sent to me/us or my/our lender. I/We also understand that, when I/we are ready to purchase a unit, a full copy of the Deed Rider will be provided to me/us.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co- Applicant Signature

\_\_\_\_\_  
Date

**Applicant Certification and Consent to Release Information:**

**PLEASE CHECK THE FOLLOWING ITEMS THAT APPLY TO YOU:**

- I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration in this program.
- I/We understand that the use of this application is for a potential grant to purchase an affordable home in Brewster, and does not guarantee an offer.

Your signature(s) below gives consent to the Town of Brewster, to verify information provided in this application. No applications will be considered complete unless signed and dated by the Applicant and Co-Applicant (if any).

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co- Applicant Signature

\_\_\_\_\_  
Date



## **Required Financial Documentation & Verification Sheet**

- Two months of most recent, consecutive paystubs for all working members of the household age 18 years and older.
- Federal Tax Returns (1040) from the last 3 years. Include W-2 and 1099-R forms.
- Verification of child support (copy of child support order, etc.)
- Verification of any other household income, ie: Social Security, SSDI, SSI, VA benefits, unemployment benefits, public assistance, etc. You may provide a copy of the official statement of monthly amount received for the present year.
- Savings account statement- submit the three most recent bank statement copies
- Checking account statement- submit the three most recent bank statement copies
- Verification of student status for each child 18 years of age or older who is a full time student.
- Mortgage pre-approval letter. The letter must be from a mortgage lender and conform to the "LIP Program Standards for New Mortgage Loans." (Appendix 2)

## **APPENDIX 1: Income and Assets**

### **INCOME:**

**Income Limit:** Total household annual income must be at/below the 80% Barnstable County Median Income limits, as adjusted for household size.

#### Maximum Household Income Limits (Barnstable MSA) for 2023

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800

**Annual Household Gross Income** means all income, from all sources, of all current adult household members for the 12-month period following application.

Annual income includes but is not limited to the following:

- The full amount, before ANY payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services
- Net income from the operation of a business or profession
- Interest, dividends, and other net income of any kind from real or personal property
- Payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of period receipts
- Payments in lieu of earnings such as unemployment and disability compensation, worker’s compensation and severance pay
- Welfare assistance payments
- Alimony and child support
- Regular pay, special pay, and allowances of a member of the Armed Forces

### **ASSETS:**

**Asset Limit:** Total household assets cannot exceed \$75,000

**Household Assets include the following:**

- Cash in savings accounts, checking accounts and safety deposit boxes, etc., certificates of deposit, bonds, stocks, treasury bills, mutual funds and money market accounts
- Revocable trusts.
- Equity in rental property or other capital investments
- Retirement plans are included when the holder has access to the funds, even though a penalty may be assessed. Retirement funds are NOT included if amounts can only be withdrawn if upon termination of employment or retirement
- Cash value of life insurance policies available to the applicant before death.
- Personal property held as an investment (this includes gems, jewelry, coin collections, or antique cars held as investments; personal jewelry is NOT considered an asset)
- Lump sum receipts or one-time receipts. (i.e. inheritance, capital gains, one-time lottery winnings, victim’s restitution, settlements on insurance claims (including health and accident insurance, worker’s compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
- A mortgage or deed of trust held by an applicant.

**Household assets do not include:**

- Personal property. (clothing, furniture, cars, wedding ring and other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities)
- Term life insurance policies. (i.e. where there is no cash value)

- Equity in the cooperative unit in which the applicant lives.
- Assets that are part of an active business. Business DOES NOT include rental of properties that are held as investments unless such properties are the applicant's main source of income.
- Assets that are not effectively owned by the applicant

**Assets disposed of for less than fair market value:** Applicants must declare whether an asset has been disposed of for less than fair market value during the two years preceding application. If an asset has been disposed of for less than fair market value, the amount counted as an asset is the difference between the cash value and the amount actually received.

## **APPENDIX 2: LIP (Local Initiative Program) Program Standards for New Mortgage Loans**

- The loan must be a fully amortizing fixed rate mortgage with a down payment of at least 3%, at least half of which must come from the buyer's own funds.
- The loan must be made by an institutional lender. Loans from private parties are not allowed.
- The loan must have a fixed rate through the full term of the mortgage that is a current fair market interest rate.
- The loan can have no more than 2 points.
- The buyer's monthly housing costs (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 38% of the buyer's monthly gross income.
- Non-household members shall not be permitted as co-signers of the mortgage.

## **APPENDIX 3: Summary of Affordable Housing Deed Restriction**

An affordable housing deed is a legal document recorded at the Registry of Deeds that specifies the resale, refinance and leasing provisions for the referenced property. The deed restriction ensures that the unit remains affordable for future purchasers of the property. It is strongly recommended that purchasers of a deed restricted affordable home review the deed restriction with their attorney and lender prior to closing.

Here is a general description of the deed restriction:

- The property must be the owner's principal residence.
- The deed rider restricts the resale price of the property. The rider includes a formula to calculate the future maximum resale price based on the Area Median Income at the time of resale.
- Owners of a deed restricted home must notify the monitoring agent, the Town of Brewster, in writing of their intention to sell or convey the home.
- Owners of a deed restricted affordable home cannot rent, lease, refinance or encumber the home without prior written consent of the monitoring agent, the Town of Brewster.

**Attachment C**  
**Buydown Program**  
**Letters of Support:**  
**Brewster Select Board**  
**Habitat for Humanity**  
**Housing Assistance Corporation**  
**Brewster Homebuyer**



## Town of Brewster

2198 Main Street  
Brewster, MA 02631-1898  
Phone: (508) 896-3701  
Fax: (508) 896-8089

Office of:  
Select Board  
Town Administrator

June 5, 2023

Faythe Ellis, Chair  
Community Preservation Committee  
2198 Main Street  
Brewster, MA 02631

Dear Ms. Ellis,

On behalf of the Town of Brewster Select Board, I am pleased to send you this Letter of Support for the Affordable Housing Trust's Community Preservation Grant request of \$250,000 to manage the Brewster Affordable Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster. All Buydown homes are required to have an affordable deed rider in perpetuity.

One key economic development goal, outlined in the Town's Vision Plan, draft Local Comprehensive Plan, and Housing Production Plan, and one of the greatest threats facing the local economy, is the lack of attainable and affordable housing in Brewster. The Buydown Program addresses this housing need. Over the past 16 years the program, supported by Brewster residents allocating \$360,000 in CPA funds, has aided 12 households in purchasing affordable Brewster homes. The funds have also enabled the Town to retain homes on the Town's Subsidized Housing Inventory, protecting an important asset in a difficult housing environment.

When the Buydown program was first developed, Brewster did not have a municipal housing trust. The Community Preservation Committee (CPC) took initiative, developed the Buydown program, and demonstrated the program's effectiveness in meeting an affordable housing need. The Select Board appreciates the ongoing dialogue, communication, and coordination between the CPC and Housing Trust in determining the value and best path forward for this program. The Select Board supports the continuation of the Buydown Program, the \$250,000 in CPA funding request, and the management by the Housing Trust. Thank you for the fine work of the Community Preservation Committee.

Sincerely,

David Whitney  
Brewster Select Board Chair



Building Homes, Changing Lives, Preserving Community

June 8, 2023

Faythe Ellis, Chair  
Community Preservation Committee  
2198 Main Street  
Brewster, MA 02631

Dear Ms. Ellis,

As CEO of Habitat for Humanity of Cape Cod, I am pleased to send you this Letter of Support for the Brewster Affordable Housing Trust's Community Preservation Grant request of \$250,000 to fund the Brewster Affordable Home Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster.

Habitat for Humanity of Cape Cod partners with families in need of an affordable home to build one of their own, fostering stability, self-reliance, and a strong sense of community. We know the importance of creating affordable home ownership opportunities. The Brewster Buydown program facilitates the successful resale of affordable homes by providing financial support and partnering with a new household who will live in the home and be a part of the community.

This past year a buydown grant helped with the resale of a Habitat home that was originally built in 2007. The home required extensive repairs and the buydown grant enabled an affordable purchase with the needed work being addressed.

The Buydown program is a useful tool in addressing Cape Cod's affordable housing challenges and makes a tangible difference for both Brewster affordable home purchasers and the community. I encourage Brewster to continue funding the Buydown program and Habitat looks forward to building more homes in Brewster including two homes on Phoebe Way.

Thank you for the fine work of the Community Preservation Committee and for Brewster's commitment to affordable housing.

Sincerely,

A handwritten signature in blue ink that reads 'Wendy Cullinan'.

Wendy Cullinan  
CEO/President  
Habitat for Humanity of Cape Cod



June 28, 2023

Faythe Ellis, Chair  
Community Preservation Committee  
2198 Main Street  
Brewster, MA 02631

Dear Ms. Ellis,

As Director of Real Estate for Cape Cod Community Real Estate at Housing Assistance Corporation, every year I oversee dozens of affordable home resales on Cape Cod. I am pleased to send you this Letter of Support for the Brewster Affordable Housing Trust's Community Preservation Grant request of \$250,000 to fund the Brewster Affordable Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster. All Buydown homes are required to have an affordable deed rider in perpetuity.

I've worked with the Brewster Buydown program on numerous Brewster home sales. The buydowns have helped families and individuals successfully purchase affordable homes in Brewster. The program has been a great asset. It has both enabled homes to sell at an affordable price and facilitated needed repairs to be completed. Without the program, several Brewster homes would have been at risk of losing their affordable deed rider.

The Buydown program is a useful tool in addressing the Cape's affordable housing challenges and makes a tangible difference for both Brewster affordable home purchasers and the community. I encourage Brewster to continue funding the Buydown program and look forward to working with more potential home buyers in Brewster.

Thank you for the fine work of the Community Preservation Committee and for Brewster's commitment to affordable housing.

Sincerely,

A handwritten signature in blue ink that reads "Gael Kelleher".

Gael Kelleher  
Director Cape Cod Real Estate, Housing Assistance Corporation



April 21, 2023

Nicole L. Anthony  
14 Yankee Drive Brewster Ma.  
XXX-XXX-XXXX

Jill Scalise  
Brewster Housing Coordinator Brewster Town Offices  
2198 Main Street  
Brewster, MA 02631  
Re: 14 Yankee Drive

Dear Jill,

It is with excitement and great pride that I write my new address on the top of my letter to you! I want to thank you and everyone involved with Brewster Housing for giving me the opportunity to purchase 14 Yankee Drive.

As you may know, I was born and raised in Brewster. Returning to my hometown and owning my own place is a dream come true.

I have met several of my neighbors and they have been very welcoming. I recently painted the unit and I am in the process of installing new flooring. I am excited to start furnishing and decorating. I am looking forward to having my first cookout with friends and family this summer! None of this would have been possible without the hard work and commitment from you and the Brewster Housing team, I will continue to support the program and I can't thank you enough!

Nicole Anthony-Owner



## **Attachment D**

# **Housing Trust Financial Statement**

BAHT Account Balances & Interest Allocation: June 30, 2022

Special Revenue Fund:

FY16	
Beginning Balance:	212.44
interest revenue	180.91
Donation revenue	<u>86,540.89</u>
End Balance:	86,934.24

FY17	
Beginning Balance:	86,934.24
interest revenue	<u>260.86</u>
End Balance:	87,195.10

FY18	
Beginning Balance:	87,195.10
interest revenue	<u>498.89</u>
End Balance:	87,693.99

FY19	
Beginning Balance:	87,693.99
Transfer to BAHT	<u>(87,693.99)</u>
End Balance in Spec Rev:	-

BAHT:

FY19	Non- CPA	CPA
Beginning Balance:	-	-
Trans fr Spec Revenue	87,693.99	100,000.00
interest revenue	<u>377.46</u>	<u>430.42</u>
End Balance:	88,071.45	100,430.42

FY20		
Beginning Balance:	88,071.45	100,430.42
Expenses:	(5,196.00)	(13,100.00)
Transfer in fr GF	100,000.00	
Transfer in fr CPA		300,000.00
interest revenue:	<u>471.92</u>	<u>999.54</u>
End Balance:	183,347.37	388,329.96

FY21		
Beginning Balance	183,347.37	388,329.96
Expenses:		(15,222.00)
Trans in fr Stabilization	250,000.00	
interest revenue	<u>439.74</u>	<u>378.61</u>
End Balance:	433,787.11	373,486.57

FY 22		
Beginning Balance:	433,787.11	373,486.57
Expenses:	(7,163.92)	(4,877.00)
Trans in from Gen Fund	250,000.00	
Trans in from Spec Articles	150,000.00	
interest revenue:	449.35	196.42
End Balance:	827,072.54	368,805.99

FY23 Start of Year		
Beginning Balance:	827,072.54	368,805.99
Expenses:		
Transfer in from Gen Fund:	375,000.00	
Transfer in from Spec. Art's		150,000.00
Interest Revenue		
End Balance:	1,202,072.54	518,805.99

## **Attachment E**

# **Housing Trust Five-year Financial Plan**

Housing Trust 5 Year-Plan FY23-27  
12.29.22

	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>	<u>FY26</u>	<u>FY27</u>
Carryforward Balance	1,195,879	1,190,879	893,879	714,569	1,053,821
Anticipated Revenues	1,891,900	2,870,580	2,344,461	2,519,557	2,425,927
Appropriations	1,896,900	3,167,580	2,523,771	2,180,304	2,567,196
End Balance	1,190,879	893,879	714,569	1,053,821	912,553

	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>	<u>FY26</u>	<u>FY27</u>	
<u>Projects:</u>						
Housing Coordinator	66,900	70,580	74,461	78,557	82,877	Benefits paid by the Town-approx. 35K/ year
Housing Program Asst.	-	42,000	44,310	46,747	49,318	19 Hours- new non-benefitted position
Rental Assistance	150,000		150,000		150,000	
Preservation of SHI Homes	300,000	200,000				
Buy Down Program		300,000		300,000		
Housing Production Plan					30,000	
212 Yankee Drive	75,000					
Town Development of Other Properties			500,000		500,000	
Outside Applications for Funding		50,000	50,000	50,000	50,000	
Millstone Road Community Housing		1,000,000				
Legal Expenses	5,000	5,000	5,000	5,000	5,000	
Housing Rehabilitation-Child Care Vouchers	1,300,000	1,500,000	1,700,000	1,700,000	1,700,000	Town is lead community for Dennis, Wellfleet and Brewster
Total Appropriations:	1,896,900	3,167,580	2,523,771	2,180,304	2,567,196	

<u>Sources</u>	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>	<u>FY26</u>	<u>FY27</u>	
Short Term Rentals Allocation	375,000	400,000	420,000	441,000	463,050	Financial Forecast 5% escalator
CPA Housing Coord. Wages	66,900	70,580	74,461	78,557	82,877	
CPA Rental Assistance	150,000		150,000		150,000	
CPA for SHI Homes	-	200,000				
Proceeds on Re-sale of SHI Homes		150,000				
CPA Buy Down		300,000		300,000		
CPA Housing Production Plan					30,000	
CPA Millstone Rd. Community Housing		250,000				
Grants & Donations						
Community Development Block Grant (CDBG)	1,300,000	1,500,000	1,700,000	1,700,000	1,700,000	
Total Revenues:	1,891,900	2,870,580	2,344,461	2,519,557	2,425,927	

CPA Rev	216,900	820,580	224,461	378,557	262,877	
CPA Exp	516,900	570,580	224,461	378,557	262,877	390,675.00 5 year average
Estimated annual CPA revenue	1,492,304	1,529,612	1,567,852	1,607,048	1,647,225	
Target Allocation Policy- Housing 30%	447,691	458,884	470,356	482,115	494,167	
TAP - Open Space 30%	447,691	458,884	470,356	482,115	494,167	
TAP - Recreation 10%	149,230	152,961	156,785	160,705	164,722	
TAP - Historic 10%	149,230	152,961	156,785	160,705	164,722	
CPA Recommended 20%	298,461	305,922	313,570	321,410	329,445	
	1,492,304	1,529,612	1,567,852	1,607,048	1,647,225	



# FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](https://www.hud.gov) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

## FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Barnstable Town, MA MSA</b>	\$124,300	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	40,300	46,050	51,800	<b>57,550</b>	62,200	66,800	71,400	76,000
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	24,200	27,650	31,100	<b>34,550</b>	37,350	40,280	45,420	50,560
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	64,450	73,650	82,850	<b>92,050</b>	99,450	106,800	114,150	121,550

NOTE: **Brewster town** is part of the **Barnstable Town, MA MSA**, so all information presented here applies to all of the Barnstable Town, MA MSA.

The **Barnstable Town, MA MSA** contains the following areas: Barnstable Town city, MA; Bourne town, MA; Brewster town, MA; Chatham town, MA; Dennis town, MA; Eastham town, MA; Falmouth town, MA; Harwich town, MA; Mashpee town, MA; Orleans town, MA; Provincetown town, MA; Sandwich town, MA; Truro town, MA; Wellfleet town, MA; and Yarmouth town, MA.

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated [FY 2023 Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

**FY2022 Median Family Income and Income Limits for Barnstable Town, MA MSA**

Select a different county or county equivalent in Massachusetts:

Bourne town ▲  
Boxborough town ■  
Boxford town  
Boylston town  
Braintree Town city  
Brewster town ▼

Select county or county equivalent

Select any FY2023 HUD Metropolitan FMR Area's Income Limits:

Barnstable Town, MA MSA ▼  
Select HMFA Income Limits Area

Or press below to start over and select a different state:

Select a new state

Update URL for Bookmarking or Emailing

Prepared by the [Program Parameters and Research Division](#), HUD.

# 12. Rental Assistance



## **Rental Assistance Monitoring Report Town of Brewster as of 6/1/23:**

All applicants complete a universal application to be determined eligible for funding. These Funding Sources are RAFT, Workforce Housing Relief Funds, and private prevention dollars. Applicants are first checked to see eligibility for RAFT (state funds). If these funds can be utilized for the applicant household they are applied first. Households who can be serviced utilizing RAFT dollars are not brought into the Workforce Housing Relief Fund process.

For the reporting period we serviced 11 household from Brewster with a total of \$42,034. The majority were serviced through RAFT and Private Funds. These households do not include the Brewster Assistance Participants.

In addition, the total number of new households that were entered into the Brewster Relief Fund was 2 from 3/1/23-5/31/23.

Total New Applicants in Town of Brewster considered for Brewster Town funds:

Approved: 2

Denied: 1

Denial Cause: The application did not meet program requirements.

## **Affirmative Marketing for Reporting Period:**

### **Emails**

3/1: Walk for Hope

4/7: 2022 Annual Report & 2023 Events Calendar

4/8: Housing Trusts 101 – watch the video

4/26: April 2023 HACbeat

4/29: Brewster Town Meeting

5/2: Spring e-Appeal

5/3: Become a Housing Advocate

### **Website additions**

· Classes: Updates to FTHB, HomeSafe, Money Matters, COVID-19 Workshop





## **Press Releases**

3/27: Healey & Driscoll Bring Inaugural Events to Cape

5/4: Brewster Woods Ribbon Cutting

5/9: Local Officials Celebrate New Affordable Housing in Brewster, Say More Units are Critically Needed

## **Social Media**

3/3

"The housing crisis has reached a fever pitch on Cape Cod, Martha's Vineyard, and Nantucket...Families now need an annual household income of \$210,000 to afford the median priced single-family home on Cape Cod, and nearly half of our workforce commutes over the bridge to work here every day."

3/14

Housing Assistance is now serving residents on the Lower Cape and Outer Cape in a more accessible way with a new satellite office at 78 Route 6A, Orleans.

3/16

Here's another opportunity to get educated, empowered and engaged - sign up to learn how to become a housing advocate!

3/24

If you are struggling, you might qualify for the Housing Assistance Corporation's THRIVE program. THRIVE (Tools to Help Residents In a Vulnerable Economy) is a new program designed and created by Housing Assistance Corporation to address housing affordability and increase empowerment for households on Cape Cod.

3/27

Want to address our housing crisis and make a difference? Leadership training is available!

4/3

We had our first in a series of municipal leader education workshops last week: Housing Trusts 101.

4/8

Who will take care of the aging population as the gap between the number of elderly individuals and caregivers continues to widen? When essential workers are displaced, hospital waiting rooms will grow and medical services will likely take a significant blow.

4/11

THRIVE is a new program designed and created by Housing Assistance Corporation to address housing affordability and increase empowerment for households on Cape Cod.



4/17

Your town needs to hear that solving our region's housing crisis is important to you! Public officials listen to the voters in their town, but if we don't show up, call, or email them and ask them to prioritize housing, they don't know how much we care.

4/23

"I've seen the impacts of the rise in the cost of housing over the last few years and how that's affecting people's ability to live here and stay here," says Marissa Cyr. "Like many people, I'm concerned about what that means for the future of our region. I'm committed to being part of the solutions to addressing those challenges."

4/26

Are you looking for an opportunity to get educated, empowered and engaged when it comes to housing on Cape Cod? Sign up to learn how to become a housing advocate!

4/29

"Housing is one of the most important pillars underpinning our everyday existence. When our housing is no longer stable, our everyday security is threatened. That loss of security can trigger a deeply personal, emotional response. Disturbingly, the housing crisis is touching more of us on the Cape and Islands with each passing day." (Alisa Magnotta's editorial)

5/4

Are you looking for an opportunity to get educated, empowered and engaged when it comes to housing on Cape Cod? Sign up to learn how to become a housing advocate!

5/4

Keeping tenants in existing homes is one of our primary goals! (Cape Cod Times)

5/7

"Speaking up for housing makes sense to many would-be advocates, but, for some, public speaking can be intimidating. That's why Housing Assistance is hosting a series of workshops aimed at making people more comfortable with taking a public stand."

5/8

The [Cape Cod Commission](#) has a new online survey to supplement their strategy to boost housing across the region, which will address issues like housing supply, availability, and affordability.

5/9

There goes the ribbon! Dorothy Anderson, the first resident to move into Brewster Woods, does the honors, surrounded by the people that helped make it happen.

5/10



Based on the average asking rent in Barnstable County, lower-income workers in industries such as Leisure & Hospitality and Retail Trade are severely cost burdened, having to spend 53% and 40% of their yearly wages on rental housing, respectively.

You can help address our housing crisis by getting engaged and involved. Learn more at [housingtoprotectcapecod.org](http://housingtoprotectcapecod.org)

5/11

Krista O'Brien is working a new job she loves and living in her own rental apartment in Brewster with her three-year-old son, Cameron Auger...

5/18

A win for housing!

[Governor Maura Healey](#) and Lt. Gov. [Kim Driscoll](#) announce \$246M to build and preserve 1,600 affordable and mixed-income housing units.

5/20

"'We answer calls from crisis to contractors to intake,' said Suzanne Smith, the Weatherization Assistance Program (WAP) coordinator. "It might be a homeowner with an emergency heat situation, pests in the attic, a failed appliance or people in need of assistance to combat high heating bills. It's rewarding being able to help with so many different situations."

5/23

"Launched last June, THRIVE (Tools to Help Residents in a Vulnerable Economy) assists Cape Cod residents who are struggling to pay for housing and other bills while employed in childcare or working with people with developmental disabilities."

5/23

@Cape Light Compact is offering an E-Bike Incentive program for income-eligible residents on the Cape & Vineyard!

5/30

The average Cape home payment is \$4,158. This means that a households would need to make at least \$166,305 a year to afford to live here.

You can help address our housing crisis by getting engaged and involved. Learn more at [housingtoprotectcapecod.org](http://housingtoprotectcapecod.org).

5/31

Cape Light Compact is offering an E-Bike Incentive program for income-eligible residents on the Cape & Vineyard!

**Brewster Rental Assistance Information Sheet and Program Guidelines 7.2023**

**Goal:** To provide economic assistance for affordable rental housing with social support services to bridge households and assist them in accessing and maintaining market, and affordable, long term housing options.

**Funding Source:** Created by the Brewster Affordable Housing Trust, rental assistance is supported by the residents of Brewster through grants of Community Preservation Act (CPA) funds.

**Requirements for ongoing Rental Assistance Program**

- Must be a Brewster resident or employee or have a child in Brewster public elementary schools.
- Household income must be below, or at, 80% AMI and paying over 30% of income on rent.
- Rental unit must be located in Brewster, be a legal rental unit, and have a written lease.
- Monthly rent amount must meet HAC’s determination of ‘rent reasonableness’ for Barnstable County, rent cannot exceed 120% of HUD fair market value for Barnstable County.
- Participants may not be receiving other rental assistance.

**Program Guidelines for ongoing Rental Assistance**

- Up to \$500 per month rental assistance (amount based on tenant portion of rent at 30% of household income; childcare costs & high or emergency health care costs, may be included in determination).
- Lease payments made directly to landlord.
- Annual review and adjustment of rental assistance, with maximum of 3 years of assistance subject to funding availability and active participation in program.
- Participants shall participate in case management.

**Financial Commitment**

- \$ 150,000 designated. Ability to serve up to 15 ongoing households per year. If the 15-household limit is reached, discussion with the Housing Trust is encouraged.

**Program Application and Review Process**

**Household Income Eligibility:** The gross income of the applicant and all other members of the applicant’s household over the age of eighteen (18) may not exceed 80% of the Area Median Income for Barnstable County. Currently, an applicant’s total household income cannot exceed these limits:

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
80% AMI		\$64,450	\$73,650	\$ 82,850	\$92,050	\$99,450	\$106,800

### **Application Process:**

- All potential applicants must complete an application and attach requested documents.
- Assistance with the submission of the application is available to those with limited computer access.
- Applicants have the right to request a reasonable accommodation(s), which may include a change to a rule, policy, procedure, or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing.
- Free language assistance is available to households with limited English proficiency.
- Qualifying households will be offered the opportunity to enter into a Rental Assistance Agreement with their landlord and the Program Administrator.
- The Program Administrator will proceed through the applications in this manner until the limit of 10 households receive ongoing monthly assistance is reached.

### **Affirmative Marketing Methods:**

The Program Administrator does not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identify, ancestry, veteran/military status or membership.

### **Marketing Activities**

Marketing activities will be conducted on an ongoing basis. Efforts include:

- 1) Town website pages
- 2) Email outreach to local employers and non-profit organizations, housing developments with affordable units, and Brewster legislative delegation.

Applications will be available on-line at the Program Administrator's website, or via paper and the US Postal Service. In all cases the process begins by contacting the Program Administrator's office. The Program Administrator staff are available to assist individuals in the completion of their application and can accommodate households with disabilities that may impede their ability to complete the application. The Program Administrator staff can also arrange for assistance for households that have limited English proficiency. Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure, or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing.



# Brewster Rental Assistance Program

## Program Standards

Component	Program Standard
Income Restriction	Program serves households up to 80% Area Median Income (AMI).
Benefit	<p>It is expected that all other resources available to a household will be assessed and accessed before these rental assistance funds are used.</p> <ul style="list-style-type: none"> <li>- Up to \$500 per household per month, for a maximum of \$6,000 in a 12-month benefit period.</li> <li>- First come, first served.</li> </ul>
Local program administration	Program Administrator has a physical office and staff based on the Lower Cape.
Professional case management	<p>Program administration includes professional case management provided by staff with significant Lower and Outer Cape experience and/or a relevant degree. Staff receives continuing education. Preferably, program administrator employs case managers who are fluent in non-English languages spoken on the Lower and Outer Cape. If needed, translation services must be available for program participants.</p> <p>Program administration includes:</p> <ol style="list-style-type: none"> <li>1. Initial intake</li> <li>2. Assessment of need and available services</li> <li>3. Professional case management</li> <li>4. Financial counseling if needed</li> <li>5. Standardized data collection &amp; reporting (see Outcomes &amp; Metrics)</li> <li>6. Follow up and re-evaluation as needed. Including an annual review and adjustment of rental assistance, with a maximum of 3 years of assistance subject to funding availability and active participation in program.</li> </ol>
Funding Source	Existing Community Preservation Act (CPA) funds already allocated for Rental Assistance.
Program Evaluation	The Brewster Affordable Housing Trust and Housing Coordinator will review quarterly reports. Based on program evaluation, the Housing Trust and Program Administrator may agree to make adjustments to the Brewster Rental Assistance Program.

## **Brewster Rental Assistance Program**

### Outcomes & Metrics

All metrics are recorded quarterly at 3, 6, 9 and 12 months.

<b>Outcome (The program is successful when...)</b>	<b>Metric (How we measure the outcome)</b>	<b>Notes</b>
Household maintains housing	% of households reporting "Yes"	Self-reported (Yes/No)
Household maintains childcare	% of households reporting "Yes"	Self-reported (Yes/No)
Household can afford adequate food	% of households reporting "Yes"	Self-reported (Yes/No)
Household can afford heat/utilities	% of households reporting "Yes"	Self-reported (Yes/No)
Households avoids eviction	<ul style="list-style-type: none"> <li>• % of households reporting "Yes"</li> <li>• % of households who have received correspondence related to a threat of eviction</li> </ul>	Self-reported
Additional resources identified & secured	<ul style="list-style-type: none"> <li>• % of households receiving other assistance</li> <li>• List of other assistance received</li> <li>• List of all resources accessed, per household, due to program</li> </ul>	
Household reports that assistance has a positive effect	<ul style="list-style-type: none"> <li>• % who experienced a change in employment status during program participation</li> <li>• % able to sustain tenancy after assistance</li> </ul>	Collect anecdotal success story per household, if applicable
Program equitable serves households of color	% of households served that are non-white is greater than or equal to the race demographics of the town	Self-reported based on any household member

Additional data to be collected:

- # of households served broken down by adults, seniors and children
- Occupation of all household members
- Household's income and percentage of area median income (AMI)
- Race and ethnicity of all household members
- Gender of all household members, including non-binary categories
- Number of households who have applied for Rental Assistance compared to emergency rental assistance
- Average award per household
- Household size
- Reasons applications not accepted
- Trends in AMI and notes regarding emerging trends

# 13. Housing Coordinator



## Housing Coordinator Update May 2023

Jill Scalise

### Ongoing Activities/ Projects

1. Community Outreach and Education (Housing Production Plan (HPP) Strategy #14)
  - Responded to email and phone requests for information and assistance, 43 total requests for housing information (28) or assistance (15). Open office hours Thursday from 10-noon.
  - Outreach for the Cape Cod Commission's Housing Survey.
  - New 2023 HUD income limits reported. Median Family Income for Barnstable County is \$124,300.
2. Brewster Affordable Housing Trust (BAHT) (HPP assorted strategies, Select Board (SB) Strategic Plan H-1)
  - Reviewed Housing Trust's progress on BAHT priority initiatives.
  - Trust approved parameters for Affordable Buydown program.
  - Drafted initial job description for the Housing Program Assistant position to be funded by Housing Trust.
3. Community Housing Parcel off Millstone (SB Strategic Plan H-4, HPP Strategies #12 & 16)
  - Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC) Zoning Board of Appeals (ZBA) Comprehensive Permit application: public hearing closed, 1st draft decision provided, case continued to June. Assisted Town Planner, consultant, and Asst. Town Manager with draft decision.
4. Comprehensive Permit Projects (HPP Strategy #16)
  - Brewster Woods (30 affordable rental units): All units leased. POAH and HAC held an encouraging ribbon cutting ceremony that was well attended by Brewster staff, residents, legislators & project representatives.
  - Habitat for Humanity Red Top Road (2 affordable homes): Marketing ready to begin when the state approves the fair housing marketing plan.
5. Preservation of Housing and Related Support of Brewster Residents (SB H-3, HPP Strategy #20)
  - Brewster's rental assistance program- Researched and provided rental program evaluation memo. Housing Trust voted to continue rental assistance program. RFQ will be issued in coming months.
  - Community Development Block Grant (CDBG)- Attended public hearing. Childcare funding approved for 10 Brewster children, \$36,000 encumbered. 5 Brewster housing rehabilitation projects approved thus far.
6. Subsidized Housing Inventory (SHI) (HPP Strategy #21 & 22)
  - 212 Yankee Drive- Site visit. Still assessing scope of work for Invitation for Bid, hope to complete in June.
7. Housing Production Plan (HPP) (Select Board Strategic Plan Goal H-2)
  - ADU/ACDU bylaw review and evaluation. Assisted Town Planner Idman & Asst. Town Manager Kalinick with research and presentation to Planning Board.
  - The Town Planner, with staff input, compiled a MA "One Stop" Community Planning Grant application for funds to examine the current zoning bylaw and identify impediments and opportunities for multi-unit and mixed-use residential housing.
8. Collaboration (HPP Strategy #7)
  - Asst Town Manager and Housing Trust Chair staffed a Housing Program table at the Council on Aging (COA) Wellness Fair. Met with COA Director. Also, met with a COA Board member and provided letter of support for COA grant request for benches on Brewster Road.
  - Participated in Cape Cod Hoarding Task Force Session, Community Development Partnership regional meeting on year-round deed restrictions, and HOME Consortium.

### Upcoming Events:

- Local Preference Information Session planned for Summer 2023

### Personnel

- Participated in Housing Trust, Housing Partnership, Planning Board and ZBA meetings. Attended Town Meeting. Worked with: Assessors, Building, Council on Aging, CPC, Finance, Health, Planning, Public Works, Water, Town Administration & ZBA. Completed cybersecurity training.
- Special thanks for the ongoing involvement of and terrific support from the Planning Department (Jon Idman, Lynn St Cyr & Ellen Murphy) and Assistant Town Manager Donna Kalinick.



# HABITAT FOR HUMANITY OF CAPE COD



## APPLICATIONS AVAILABLE 2 Affordable 3-bedroom Homes for Purchase To be Built on Phoebe Way (off 26 Red Top Road), in Brewster



USA Veteran preference for one home

House price: 1<sup>st</sup> home 3-bedroom: \$164,750    Estimated monthly payment: \$1,141  
House price: 2<sup>nd</sup> home 3-bedroom: \$233,700    Estimated monthly payment: \$1,552

Persons considering applying are strongly encouraged to attend one Applicant Information Workshop:

**Virtual Workshops**, using ZOOM on your computer or phone. Look at the application to find the links to sign in on the specific date. Keep the application available, to look at during the workshop.

Thursday 6/22 at Noon-2pm    Wednesday 6/28 at 6pm-8pm    Tuesday 7/18 at 6pm-8pm    Monday 8/7 at 10am-Noon

**In-person Workshops** at Brewster Library, 1822 Main St. Saturday 6/24, 1:30pm-3:30pm    Tuesday 7/11, 10:30am-12:30pm

Any questions: email [maryann@habitatcapecod.org](mailto:maryann@habitatcapecod.org) or call 508-362-3559 ext.21

### Applications may be obtained:

- ~ Download the fillable application and/or print it from the Habitat web site [www.habitatcapecod.org](http://www.habitatcapecod.org)
- ~ Pick up at the Office: 411 Main St., Yarmouth Port MA, or at the Brewster Library, 1822 Main St.
- ~ Call to have a paper application mailed to you: 508-362-3559 (Habitat office)

**APPLICATION DEADLINE: August 14, 2023**

LOTTERY DATE: FALL 2023

### Income Guidelines:

Maximum income eligibility is household income at or below 60% of Area Median Income by household size for the 1<sup>st</sup> home, and at or below 80% AMI for the 2<sup>nd</sup> home.

**60% and 80% of Area Median Income by Household Size** Effective May 2023 (Adjusted annually by HUD/FHLBB)

Household Size	60%	80%	Household Size	60%	80%
1	\$48,360	\$64,450	5	\$74,640	\$99,450
2	\$55,260	\$73,650	6	\$80,160	\$106,800
3	\$61,160	\$82,250	7	\$85,680	\$114,150
4	\$69,060	\$92,050			

This is the maximum gross income your household may earn and be eligible for consideration for a Habitat for Humanity home on Cape Cod.

You may qualify for Habitat home ownership, if you are:

- in critical need of year round affordable housing, *and*
- willing to complete the required "sweat equity" on your home and other Habitat projects (500 hours for a two adult household – 250 hours for a one adult household), *and*
- able to make housing payments of approximately \$1,141- \$1,552 per month, *and*
- unable to qualify for conventional mortgage financing of a market rate house, *and*
- first time home buyer (some exceptions apply; described in application packet), *and*
- U.S. Citizen or Permanent Resident

Habitat for Humanity of Cape Cod does not discriminate in the selection of applicants. Habitat for Humanity of Cape Cod is a not-for-profit organization and we do business in accordance with Federal and Massachusetts Fair Lending Laws.



ADU ZONING AMENDMENT TIMELINE 2023  
&  
PLANNING BOARD REGULAR MEETING DATES

JUNE		JULY		AUGUST		SEPT		OCT		NOV
6/14	6/28	7/12	7/26	8/9	8/23	9/13	9/27	10/11	10/25	11/8

PB WORKPLAN  
DISCUSSION

LISTENING SESSION/S

Outreach to related committees  
(e.g. ZBA and Housing Partnership)  
& community organizations

DRAFTING WORKSHOPS/ PB VOTE

*Hrg notice to  
newspaper  
(3 weeks  
advance)*

|-----MGL C. 40A s. 5 Procedures-----|

PB submission to SB  
SB referral to PB

Hrg Notice published  
(14/7 days in advance)

Public Hearing/s

PB Vote/  
Recommendation

SB Vote/ STM  
Warrant Closes  
(est. 10/13)

STM 11/13  
PB Report

|-----INPUT: PUBLIC, STAFF, COMMITTEES, OFFICIALS -----|



# ADU LISTENING SESSION

Brewster Planning Board

June 28, 2023



# MEETING TOPICS/ PUBLIC INPUT

- Discuss Existing Zoning Bylaw
- Discuss General ADU Criteria
- Discuss potential amendments
- General observations, experiences, comments & suggestions







# WHAT IS AN ADU?

- Regulated by zoning
- Accessory single- family dwelling unit
- Accessory use to main home- not independent
- Self-contained living (cooking, sanitary, sleeping) facilities
- Same lot as main dwelling



# EXISTING ADU ZONING



- Size: lesser of 40% main home or 900 sq ft
- Can be attached, within or detached
- Owner occupancy req'd- 12 mos.
- Lease term 12 mos.
- Additional parking spaces req'd
- No more than 2 bedrooms
- Max 2 dwelling units per lot, incl. ADU
- Annual ADU permit cap- 20
- No boarding/ lodging
- Design subordinate to main house
- ZBA approval req'd in water protection overlay districts and on lots >30,000 sf





## TYPICAL CONSIDERATIONS- ADU ZONING

- “Purpose” clause (intent)
- Owner occupancy
- Tenancy
- Lot size/ dimensional regulations
- ADU Size
- Design requirements
- Special permit?
- Enforcement/ administration
- Annual permit cap
- Reference to related laws and regs (health, bldg, etc)



# "PURPOSE" CLAUSE

- Brewster ADU Zoning does not currently have one
- Inclusion could bolster year-round housing intent



# OWNER OCCUPANCY

- Required currently for continuous 12 mo. period (either unit)
- No express bona fide absence clause
- Part time residents can't have an ADU under current language



# TENANCY

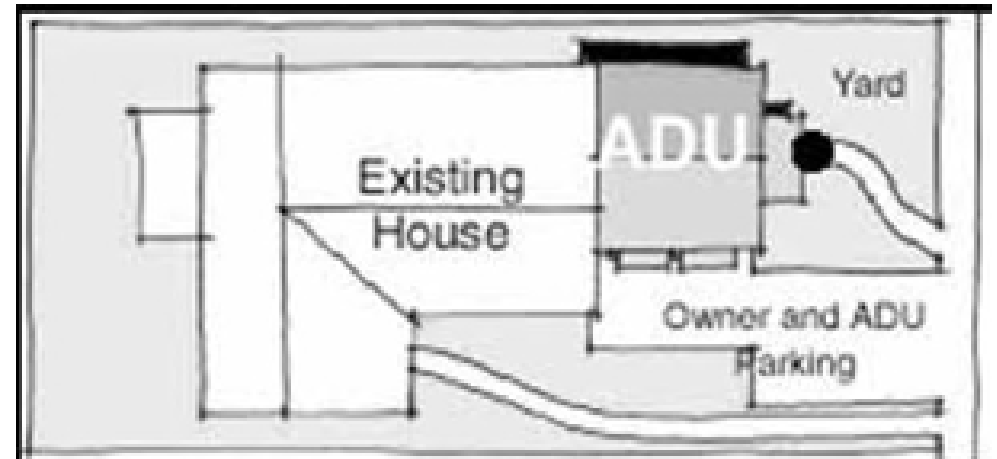
- Must be 12 mo. lease currently
- Does year-round housing = 12 mo. lease?





# LOT SIZE/ DIMENSIONAL REGS

- ZBA Special Permit for less than 30000 sq ft lot- (historical zoning in Brewster was 25k or 15k)
- ZBL currently only references setbacks for attached ADUs (not other dimensional reqs. like coverage, height, etc. or detached buildings)
- Refers to 'conforming' setback for district (ZBL Table 2)
- Brewster Zoning has unique setbacks- "per lot" not district- back to when lot was created



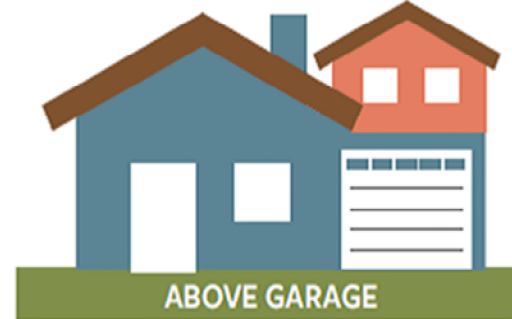
# ADU SIZE

- 40% habitable space of main house or 900 sq ft, whichever is less
- 'Habitable' not defined under the ZBL- under SBC excludes bathrooms, halls, closets, utility spaces
- % approach advantages a) larger existing homes, and b) can be confusing and difficult to calculate.
- Examples:
  - 40% ADU WITHIN an existing 1500 sq ft dwelling= approx. 400 sq ft ADU allowed
  - 40% ADU within a DETACHED building accessory or ADDITION to an existing 1500 sq ft dwelling= approx. 600 sq ft ADU
  - Existing 2250 sq ft home necessary to get max 900 sq ft ADU based on 40% rule (if ADU proposed as an addition or detached building)



# DESIGN

- “Clearly subordinate” to main house
- Is this a use or design provision?
- Focus on single-family residential character of property?



# ADU SPECIAL PERMIT

- Zoning Board of Appeals (ZBA) approval req'd:
  - Lots less than 30,000 sq ft
  - Herring River Watershed
  - DCPC (Zone II & Pleasant Bay Watershed)
  - Water overlays occupy entire south part of Town
  - See GIS map:  
<https://www.mapsonline.net/brewsterma/index.htm>  
|
  - DCPC zoning includes groundwater protection provisions re: Nitrogen
- Planning Board SPGA?
- Adopt unique Special Permit standards for ADUs?
- 15k & 25k sq ft historic lot sizes under zoning



# ENFORCEMENT/ ADMINISTRATION

- Building Commissioner
- Annual affidavit required (currently ZBL prescribes content)
- No existing tracking or registration mechanism
- In some rare cases, a CO or construction permit under the SBC might not be required
- Existing permit cap of 20/ year
  - Haven't been close to approaching
- Other laws and regulations are referenced in the ZBL (Title 5, SBC, etc.)





# GENERAL OBSERVATIONS, EXPERIENCES, COMMENTS & SUGGESTIONS



- THANK YOU! YOUR INPUT IS VALUED!



# 14. Local Comprehensive Plan

## **Housing**

### ***Background and Current Status***

The cost and availability of housing in Brewster was identified as the largest single challenge at the June 2017 Vision Planning Workshops, with an emphasis on how the lack of affordable housing impacts young families. Workshop participants saw housing as key to allowing young families to stay in Brewster, maintaining the diverse community that residents value, and providing the workforce that the local economy needs.

“Affordable Housing” is a term defined under state and federal law and policy meaning housing affordable to low- and moderate-income households, i.e., households earning no more than 80% of the area median income (AMI) for the county. In contrast, “attainable” or “workforce” housing is not a formally defined term. It refers to housing affordable for households whose incomes are too high for “affordable housing” but are priced out of the market i.e., households earning between 80-120% AMI. In either case, households should not be required to spend more than 30% of their income on housing costs.

Affordable housing identified by workshop participants as the biggest challenge facing the Town. While those with the lowest incomes face the greatest housing need and challenges, the cost and availability of housing, both for year-round rentals and ownership opportunities, is an issue as well for many households who do not qualify for affordable housing, making it challenging for both younger families and older residents to remain in town.

Brewster, like the rest of the Cape, is facing housing issues that are common to a number of resort, tourist-based areas throughout the country that have a significant percentage of seasonally-used housing stock (44% in Brewster). These areas all have high housing costs, in part because the average income of second homeowners is greater than that of year-round residents, which can drive up the cost of housing. Brewster’s housing stock primarily consists of detached single-family homes (75%). Brewster has twice the percentage of residential condominium units (11%) than in Barnstable County towns on average (ACS 5-Year Estimates, 2016-2020). Environmental and infrastructure factors also contribute to the higher cost of housing in Brewster. According to the Cape Cod Commission, one of the affordable housing challenges is the gap between the Cape’s comparatively low wages and high housing costs. While wages have remained relatively stagnant, housing costs have risen dramatically. Brewster’s housing problem is also exacerbated by its aging population, with few young people and limited local workers.

As for affordable housing, the town has 327 units or 6.8% counted as affordable and needs to add 153 affordable units to meet the 10% goal. The 10% metric, however, understates the range of housing needs that exists in town. Currently, 260 of the affordable units are rental units. In 2021, 31% of all rental units in Brewster were deed restricted affordable housing units. This is reflected in the median Brewster rent of \$1,097, which was artificially depressed by the percentage of subsidized housing. The median rent in 2021 was \$1,340, a 22% increase in 2 years.

A challenging housing situation has worsened dramatically since 2017. Intensified with changes associated by the COVID pandemic, the cost of housing has increased along with a sharp decrease in the number of properties for sale. Additionally, there has been a reduction in the number of homes used for year-round rentals. In 2022, the median sales price of a single-family home in Brewster was \$775,000, an increase of 44% over \$540,000 in 2020, and an 99 % increase from the original Housing Summary statistic of \$389,750 in 2015. The affordability gap has also grown tremendously. The 2022 HUD-defined Barnstable County Area Median Family Income (\$115,600) could affordably purchase a home, with current tax and mortgage rates, at a maximum of \$420,579. 85% of Brewster year-round households own their own homes, 31% of which are

housing-cost burdened (paying over 30% of their income on housing), while 64% of Brewster year-round rental households are housing cost burdened.

### ***Recent Actions by the Town***

Over the past six years, a clear pattern has emerged in Brewster's housing response. Town support has resulted in a number of housing initiatives and their corresponding Community Preservation Act (CPA), budget, and free cash funding. Creative collaboration, supportive teamwork, and resident involvement have exponentially increased the Town's efforts. Many of the strategies identified in the Town's 2017 Housing Production Plan (HPP) have been implemented. In 2017, the Town hired a part-time housing coordinator with CPA funds to coordinate the remaining strategies identified in that Plan. The Town then created a Municipal Affordable Housing Trust, supported with CPA funds and free cash allocations. In 2021, the Select Board adopted a policy to allocate 50% of the forecasted new short-term rental revenue to the Housing Trust. In 2017, Ocean Edge Resort received a special permit to create seasonal workforce housing on their property.

In 2018, Town Meeting amended the zoning bylaw with new Accessory Dwelling Unit (ADU) provisions. ADUs are a way to utilize current infrastructure, assist homeowners, and create environmentally friendly housing. Approximately 16 accessory residential units, which includes ADUs, have been permitted since 2018.

The Town has initiatives to both preserve housing and support housing without new construction. In 2021, along with Dennis and Wellfleet, Brewster was part of a \$1.3-million-dollar regional Housing Rehabilitation and Childcare Community Development Block Grant (CDBG). As the lead community, Brewster was awarded another \$1.3-million-dollar regional CDBG grant to continue the program in 2022. In response to the high price of rental housing and impact of COVID pandemic on workers, the Housing Trust created a rental assistance program funded with a CPA grant and managed by Housing Assistance Corporation. The Town also continues to operate an affordable home ownership buydown program funded through the CPA.

Partnerships with non-profit organizations and effectively using Chapter 40B Comprehensive Permits were additional strategies in the HPP. In 2018, the Town used CPA funds to purchase an access parcel and officially designated the 16 acres of Town-owned land off Millstone Road for community housing. Upon the recommendation of the Brewster Housing Trust, the Select Board accepted a proposal to build a compact grouping of 45 energy efficient affordable rental apartments which leaves most of the property untouched. Partnerships with non-profits and effectively using Chapter 40B Comprehensive Permits were additional strategies in the Housing Production Plan (HPP) that have been pursued. Brewster Woods, comprised of thirty affordable rental apartments for those in the low to moderate income bracket on Housing Authority land off Brewster Road, opened in February 2023. Elevation Financial, working in partnership with the Town, redeveloped the former vacant Wingate Rehabilitation Center into Serenity at Brewster with 132 apartments for people aged 55 and over. Construction was completed in July 2022. 20% of the units are deed restricted affordable for households up to 80% of the Area Median Income (AMI).

In 2022 Brewster completed an update to its 2017 Housing Production Plan (HPP). This plan assesses the community's housing needs, sets goals, and guides the implementation of Brewster's Housing Program over the next five years. The HPP aims to produce 24 units of affordable housing a year as Brewster works towards the state mandated 10% affordable year-round housing stock. Brewster's 2017 HPP met this production goal twice and is currently certified by the state until May 15, 2023. Funded with a Community Preservation Act grant, the 2022 HPP was prepared by Barrett Planning Group with a robust outreach process led by the Housing Partnership. The Select and Planning Boards approved the HPP update in July 2022; state approval followed in August 2022

***Key Issues Moving Forward***

There is no single solution that will provide all the needed housing options for our residents and workforce. While the unanticipated pandemic has shown how housing intertwines with physical, economic, and community health, the 2021 Cape Cod Sea Camps purchase demonstrates the Town’s ability to mobilize around a common goal. Looking forward, the Town updated the Housing Production Plan in 2022. The updated HPP will help the Town better understand the impacts of the pandemic, reassess the housing needs, and retool strategies for the next five years. A summary of the 2022 HPP is provided in Section 7. The lack of a centralized or smaller scale wastewater treatment infrastructure limits the development potential of available land. Rehabilitation and support programs will also be needed to both create and preserve housing.

Opportunities ahead for increasing housing options include expanded collaboration with Town and community entities, as well as an ongoing commitment to funding. Additional possibilities exist for joint work with conservation and environmental groups as well as businesses and the Chamber of Commerce. Zoning remains an area of potential housing opportunity, including reassessing the current ADU bylaw provisions.

## **HOUSING (HO)**

**GOAL:** Provide more affordable, attainable, accessible, safe, and fair housing, and support residents to maintain and preserve their current housing in order to remain in the community

**PURPOSE 1: Achieve the Commonwealth’s goal of 10% affordable housing by 2029**

**Actions:**

**HO1.** Implement the 2022 Housing Production Plan (HPP) Update.

**HO2.** Collaborate with existing local and regional groups to conduct public forums educating the general public on what affordable housing is and why it is important in Brewster.

**HO3.** Work collaboratively with other towns to increase opportunities for affordable housing.

**PURPOSE 2: Establish attainable housing by promoting housing choices to allow families, single individuals, older adults, and seasonal and year-round workers to live, work, and prosper in the community**

**Actions:**

**HO4.** Review and consider revising, as appropriate, the zoning bylaw to clarify/allow mixed use developments.

**HO5.** Evaluate the Accessory Dwelling Unit (ADU) bylaw provisions to improve efficacy, explore incentives for a greater number of ADUs, and connect owners to community resources to provide support and assistance in developing ADUs.

**HO6.** Support creative funding and collaborative partnerships (public/private) in the development of community housing, including incentives for year-round rentals.

**HO7.** Work collaboratively with other towns to increase opportunities for attainable housing.

**HO8.** Review and evaluate the zoning bylaw with the aim of promoting more opportunities as appropriate for various types and forms of housing, including two-family residential/duplex; multi-unit/multi-family residential; and mixed-use residential development.

**HO9.** Prioritize and incentivize the adaptive reuse of existing buildings for housing.

**HO10.** Evaluate the use of Town-owned properties for creative housing solutions, including reuse of Town-owned buildings for housing.

**HO11.** Evaluate the acquisition of land by the Town for housing, including for joint purposes such as open space uses.

**HO12.** Encourage housing in areas near transportation, public services, and economic activities.

**HO13.** Explore potential housing programs, opportunities, and funding for those earning 80% to 120% of Area Median Income (AMI).

**HO14.** Consider programs and regulatory amendments to allow for and support seasonal workforce housing.

**PURPOSE 3: Preserve existing year-round housing**

**Actions:**

**HO15.** Promote ability for residents to transition to different forms of housing and remain in Brewster over a lifetime by providing a wide range of housing choices.

**HO16.** Explore solutions to allow residents to age in place, including funding or subsidizing building adaptations, support programs, co-housing, and co-pairing situations.

**HO17.** Evaluate the ADU bylaw provisions to improve efficacy, explore incentives for a greater number of ADUs, and connect owners to community resources to provide support and assistance in developing ADUs.

**HO18.** Support creative funding and collaborative partnerships (public/private) in the preservation of community housing, including incentives for year-round rentals.

**HO19.** Analyze the impacts of short-term rental operations in town and consider adopting policies, regulations, or programs to govern or document short-term rental operations.

## SUMMARY OF June 2023 VPC REVISIONS TO DRAFT LCP

This memorandum summarizes and describes substantive revisions by the Vision Planning Committee to the accompanying draft LCP (dated June 2023) since the September 2022 draft; various technical, formatting, punctuation and grammatical issues were identified and edited as well, including revisions for clarity.

### OVERALL

- Simplified, clarified, and streamlined language for improved readability and comprehension
- Added text to underscore the importance of two-way communication between government and residents, businesses, organizations and other stakeholders
- Updated to reflect events and timeline since September 2022
- Changed the term “Town Center” to “town centers” for clarity, including for consistency with the intent of the concept from the 2018 Vision Plan
- Updated language about the Wing Island Boardwalk and Drummer Boy Park that were previously under consideration, in light of the results and actions taken after and in accordance with Fall 2022 Town Meeting and spring 2023 Special Town Meeting
- NOTE: The VPC will update demographic data and community engagement information throughout the draft in late August to ensure that most recent/ accurate data are included.

### EXECUTIVE SUMMARY

- Revised language about potential Cape Cod Commission certification and the CCC’s role with LCPs
- Revised language to more fully describe stakeholders and stakeholder process
- Updated language about Fall 2022 Town Meeting and related adoption process and timeline

### Section 2: COMMUNITY ENGAGEMENT

- Clarification of “town centers” planning concept

### Section 3: BUILDING BLOCKS

“Recent Actions by the Town” were generally updated throughout the section to reflect changes since September 2023.

- Community Character
  - will update the “Recent Actions” text in August 2023 about the COA Needs Assessment with some overall findings from the 2023 survey
- Open Space
  - added text regarding current status of Wing Island and Drummer Boy Park initiatives
- Local Economy
  - Under “Key Issues Moving Forward:”
    - revised language about the zoning approach to support local businesses
    - clarified that Brewster’s housing needs include both year-round and seasonal workforce housing
- Coastal Management
  - updated data on coastal beaches/landings and parking spaces
  - added text about the 2022 Coastal Resilience Grant under “Recent Actions by the Town”
- Water Resources
  - Under “Recent Actions by the Town:”
    - clarified text about the local stormwater bylaw and regulations



- added description of the Water Resources Task Force
- Governance
  - updated “Recent Actions...” to describe changes since September 2022
- Community Infrastructure
  - updated “Recent Actions...” and “Key Issues...” to describe changes since September 2022, including about current status of Wing Island and Drummer Boy Park initiatives
- Solid Waste
  - “Recent Actions:” added text about ban on nips adopted at spring 2023 TM
  - “Key Issues:” added text about MA recent waste ban on textiles
  - “Key Issues:” added text about the need for better education for landlords and seasonal renters on waste and recycling
- Climate Mitigation and Adaptation
  - Under “Recent Actions by the Town:”
    - added text about the recently established Town Energy and Climate Action Committee
    - added text about the new “low lying” roads planning/ grant initiative with the County

#### **Section 4: ACTION PLAN**

Various provisions of this section, associated with the Building Blocks below, have been edited for clarity, to better articulate or emphasize desired intent, or to establish the appropriate level of specificity for the respective goals, purposes and actions. In some cases, edits involved consolidating actions, splitting an action into multiple new actions, or reorganization:

#### **Community Character**

- Revised Actions CC9 and CC10

#### **Water Resources**

- Reorganized subsection and better separated actions
- Deleted ‘Overarching Goal’ and integrated concepts into the purposes and actions of the section

#### **Open Space**

- Reorganized subsection
- Revised “Purpose 3” to align with the proposed actions

#### **Housing**

- Extended the time period set out in “Purpose 1” to align with anticipated LCP adoption date

#### **Coastal Management**

- Consolidated various actions into a single action- CM11

#### **Local Economy**

- Revised Action LE6
- Revised references from ‘small business’ to ‘local business’ for breadth of application

#### **Governance**

- Revised language to emphasize community engagement and participation

#### **Community Infrastructure**

- Relocated the ‘Overarching Purpose’ to the LCP’s ‘Implementation’/ Section 7 where its inclusion is more appropriate and more in keeping with the overall format and structure of the draft LCP.
- Revised Action C13 re: Drummer Boy Park to reflect current status

# 15. Select Board Strategic Plan

## Jill Scalise

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**From:** Donna Kalinick  
**Sent:** Thursday, June 29, 2023 2:56 PM  
**To:** Jill Scalise  
**Subject:** FW: Select Board Annual Retreat & Strategic Plan  
**Attachments:** Brewster Select Board FY23-24 Strategic Plan FINAL 08.22.pdf; SUMMARY OF REVISIONS IN 2023 DRAFT LCP FINAL 061223.docx; VPC REVISIONS 2023 DRAFT LCP FINAL 061223 Master for Staff Review.docx

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**From:** Peter Lombardi <plombardi@brewster-ma.gov>  
**Sent:** Tuesday, June 27, 2023 12:24 PM  
**To:** XXX  
**Cc:** townmanager <townmanager@brewster-ma.gov>; Conor Kenny <ckenny@brewster-ma.gov>; Erika Mawn <emawn@brewster-ma.gov>; Select Board <SelectBoard@brewster-ma.gov>  
**Subject:** Select Board Annual Retreat & Strategic Plan

Good afternoon all,

I hope this email finds you well as we head into peak summer season. The Select Board is meeting for their annual retreat at the end of next month. The key takeaway from this all-day session will be an update to their Strategic Plan. This plan is broadly intended to reflect and convey our current organizational and community goals for the upcoming 2 fiscal years – once again, it will serve as our guide to prioritizing work in the months ahead. Thanks to the continued outstanding work of your committees & Town staff, we have made substantial progress in many areas this past year.

At this time, we are looking for feedback from your board/committee regarding the goals identified in the attached FY23-24 plan. Should any be modified? Should any be eliminated? Should new goals be considered?

As we have done each of the past four years, your collective input will serve to inform the Board's discussion at their retreat. Note that we have asked for similar feedback from Department Heads as well. This year, we will also be asking for residents to weigh in on Town values and priorities to help inform the Board's decision making.

A few key points to convey:

- Following the results of the March 6 Special Town Meeting, the Select Board voted on March 13 to cease all Town activities associated with design, permitting, and/or construction of a new boardwalk to Wing Island
- Following the results of the November 14 and March 6 Special Town Meetings, the Town has ceased all planning/design work associated with Drummer Boy Park improvements and the Select Board is set to appoint a newly reconstituted Drummer Boy Park Advisory Committee next month who will report back their findings to Town Meeting in Spring 2024
- Following the results of the November 14 and March 6 Special Town Meetings and related Town actions, the Vision Planning Committee (VPC) has spent the last few months making a series of potential changes to the Local Comprehensive Plan (LCP). An updated draft of this document and a summary of the suggested edits is currently under review by Town staff and is attached for your reference. Please note that once staff feedback has been incorporated into the latest draft LCP, the VPC anticipates asking for further community input later this summer in advance of bringing it to Town Meeting this fall.

I look forward to hearing from you at your earliest convenience – ideally by **Friday July 14** - so that your comments can be incorporated into our supporting materials for the retreat.

Thank you for your continued service to the community.

Peter

**Peter Lombardi**

Town Manager

Town of Brewster

508-896-3701 x. 1128

*Brewster Town Offices are open to the public Monday through Thursday from 8:30am to 4:00pm, and by appointment on Fridays.*

**Select Board FY23-24 Strategic Plan**

**FINAL APPROVED 08.22.22**

Vision Building Block	Goal #	Goal Description	Timeline	Degree of Complexity	Vision Plan / Local Comprehensive Plan	FY22-23 SB Plan	Primary Responsible Party	Other Key Stakeholders
Former Sea Camps Properties	SC-1	Complete discovery phase, including building inventories/ assessments, and continue to implement interim property management plan	FY23	Medium		X	Town Administration and Bay & Pond Property Planning Committees	Town Staff
	SC-2	Continue to develop/refine and implement interim public access/use plans	FY23-24	Higher	X	X	Town Administration and Bay & Pond Property Planning Committees	Select Board; BPPC & PPC Liaisons, Representatives, and Town Staff
	SC-3	Launch community planning process, engage residents and stakeholders, determine support for constructing new community center on bay property, and develop long-term comprehensive plans for both properties	FY23-24	Higher	X	X	Town Administration and Bay & Pond Property Planning Committees	Select Board; BPPC & PPC Liaisons, Representatives, and Town Staff
	SC-4	Continue to explore potential short- and long-term partnerships that may mitigate acquisition costs or operating expenses and may provide enhanced services, programs, or amenities for residents	FY23-24	Medium	X	X	Town Administration and Bay & Pond Property Planning Committees	Select Board; BPPC & PPC Liaisons and Representatives, and Town Staff
Community Character	CC-1	Adopt and implement 5-year Community Preservation Plan and seek adoption of proposed bylaw amendments to support maximum flexibility to fund projects to meet community needs	FY23	Lower		X	Community Preservation Committee	Town Administration; Select Board; Finance Committee; Open Space Committee; Affordable Housing Trust; Historical Commission; Recreation Commission
	CC-2	Identify and evaluate benefits of introducing/ expanding targeted local tax relief options	FY23	Medium	X	X	Finance Team	Select Board; Finance Committee; Board of Assessors; Brewster Association of Part-Time Residents
	CC-3	Complete sociodemographic study to inform next steps in crafting and advancing diversity, equity, and inclusion initiatives	FY23	Lower	X	X	Town Administration	Select Board; Human Resources Dept; Town Staff
Open Space	OS-1	Complete design and implement updated Drummer Boy Park Master Plan Phase I improvements in coordination with Wing Island Boardwalk project	FY23-24	Medium	X	X	Town Administration	Select Board; Natural Resources Commission & Dept; Department of Public Works; Brewster Conservation Trust; Brewster Historical Society
	OS-2	Identify and resolve private party encroachments on Town land	FY23-24	Lower			Town Administration & Natural Resources Dept	Select Board; Conservation Commission; Water Commission & Dept; Brewster Conservation Trust
Housing	H-1	Develop five-year financial plan for Affordable Housing Trust and determine whether additional funding streams should be explored to support housing initiatives at a range of income levels	FY23	Medium	X	X	Affordable Housing Trust & Finance Team	Select Board; Finance Committee; Housing Coordinator
	H-2	Begin implementing updated Housing Production Plan priority strategies	FY23	Medium	X	X	Affordable Housing Trust & Housing Coordinator	Select Board; Planning Board; Housing Partnership; Town Administration; Planner
	H-3	Continue to provide support services to residents, including CDBG housing rehabilitation and childcare vouchers	FY23-24	Medium	X		Housing Coordinator	Select Board; Town Administration; Affordable Housing Trust; Human Services Committee; Council on Aging
	H-4	Advance Millstone Road Community Housing project	FY23-24	Higher	X	X	Town Administration & Housing Coordinator	Select Board; Affordable Housing Trust; Community Preservation Committee; Planning Dept & Zoning Board of Appeals

**Select Board FY23-24 Strategic Plan**

**FINAL APPROVED 08.22.22**

Vision Building Block	Goal #	Goal Description	Timeline	Degree of Complexity	Vision Plan / Local Comprehensive Plan	FY22-23 SB Plan	Primary Responsible Party	Other Key Stakeholders
Local Economy	LE-1	Define and provide necessary supports to effectively implement electronic permitting and invest in phased digitization of Town records	FY23	Medium	X	X	Town Administration	Select Board; IT Director; Building Dept; Health Dept; Planning Dept
	LE-2	Continue to host semi-annual roundtable with Town officials, Chamber of Commerce, and local business community to build on increased outreach and communication developed during pandemic	FY23-24	Lower	X	X	Town Administration	Select Board; Town Staff; Chamber of Commerce
	LE-3	Develop Guide to Doing Business in Brewster	FY24	Medium	X		Town Administration	Building Dept; Health Dept; Planning Dept; Natural Resources Dept; Town Clerk; Chamber of Commerce
Coastal Management	CM-1	Complete design and permitting of Wing Island boardwalk	FY23	Higher	X	X	Town Administration	Select Board; Conservation Commission; Natural Resources Commission & Dept; Department of Public Works; Brewster Conservation Trust; Cape Cod Museum of Natural History
	CM-2	Consider merits of Cape Cod Commission's model coastal resiliency bylaws/regulations and potential implementation	FY23-24	Medium	X		Planning Dept	Planning Board; Town Administration; Board of Health & Health Dept; Conservation Commission & Natural Resources Dept; Building Dept
Water Resources	WR-1	Convene a new Water Resources Task Force and develop updated plan and timeline for advancing integrated water quality initiatives, to include addressing DEP's proposed changes to Title V regulations and continuing collaboration with external stakeholders	FY23-24	Higher	X	X	Water Resources Task Force	Town Administration; Select Board; Natural Resources Commission & Dept; Water Commission & Dept; Board of Health & Health Dept; Planning Board & Dept; Finance Committee; Brewster Ponds Coalition
	WR-2	Continue to educate public about new stormwater bylaw/regulations and consider refinements as needed	FY23	Lower	X	X	Planning Dept	Planning Board; Town Administration; Conservation Commission & Natural Resources Dept; Building Dept
Community Infrastructure	CI-1	Determine support for advancing proposed Brewster Ladies Library renovation project	FY23	Lower			Select Board	Town Administration; Brewster Ladies Library Association & Library Dept
	CI-2	Conduct a needs assessment and develop FY24-28 COA (Age Friendly) Community Action Plan	FY23	Medium	X		Council on Aging Board & Dept	Select Board; Town Administration; Bay Property Planning Committee
	CI-3	Work with Nauset School officials to clarify process and timeline of next steps regarding results of Elementary School Consolidation Feasibility Study, especially in relation to other potential Town & School capital investments	FY23	Medium	X	X	Select Board & Town Administration	Brewster School Committee & Nauset Administration; Finance Committee
	CI-4	Complete Millstone Road project final design/ permitting and create Road Capital Prioritization Plan	FY22-23	Higher	X	X	DPW Director & Town Administration	Select Board; Finance Committee
	CI-5	Develop policy to clarify provision of Town services on private roads and consider potential amendments to private road betterment bylaw	FY23-24	Medium			DPW Director & Town Administration	Select Board; Public Safety Team; Planning Dept & Planning Board; Finance Team

**Select Board FY23-24 Strategic Plan**

**FINAL APPROVED 08.22.22**

Vision Building Block	Goal #	Goal Description	Timeline	Degree of Complexity	Vision Plan / Local Comprehensive Plan	FY22-23 SB Plan	Primary Responsible Party	Other Key Stakeholders
Governance	G-1	Establish and communicate budget capacity to Nauset School officials based on the Town's current and long-term fiscal sustainability	FY23	Medium		X	Select Board & Town Administration	Finance Committee & Finance Team; Nauset Regional School Committee; Brewster School Committee; Nauset School Administration; Nauset region Town officials
	G-2	Launch new Town website and identify preferred enhancements to current communications model	FY23	Medium	X	X	Town Administration	Select Board; IT Dept; BGTV
	G-3	Establish process to revise Brewster Town seal & draft related use policy	FY23-24	Medium			Select Board	Town Administration & Town Staff
	G-4	Evaluate potential amendments to noise bylaw and/or develop entertainment license regulations	FY23	Lower			Select Board & Town Administration	Town Staff
	G-5	Finalize, adopt, and implement Local Comprehensive Plan and monitor progress	FY23-24	Medium	X	X	Vision Planning Committee, Select Board, and Planning Board	Planning Dept; Town Administration; Town Staff
	G-6	Develop and launch capital budget and other transparency features of new online platform to continue to improve accessibility of Town finances	FY23	Medium	X	X	Finance Team	Select Board; Finance Committee
	G-7	Support Human Resource Department by: 1. Continuing to implement findings from HR audit, including development of employee handbook 2. Continuing to monitor and support employee wellness 3. Creating programs to recognize Town staff/volunteers for their community service	FY23-24	Medium	X	X	Town Administration	Select Board; Human Resources
	G-8	Identify priority areas to increase organizational capacity to meet enhanced service needs and expanded project demands and develop long-term financing plan to fund necessary personnel	FY23-24	Medium	X	X	Town Administration & Finance Team	Select Board; Finance Committee; Town Staff
	G-9	Consider need for and structure of new Parks & Recreation Department responsible for management of Drummer Boy Park, former Sea Camps, Dog Park, and other existing recreational amenities/programs	FY23-24	Higher	X	X	Town Administration	Select Board; Finance Team; Human Resources; Recreation Dept & Commission; Natural Resources Dept; Department of Public Works
	G-10	Develop standard criteria and process to evaluate potential land acquisitions and consider establishing municipal land acquisition committee	FY23	Medium	X		Select Board	Town Administration; Open Space Committee; Affordable Housing Trust; Water Commission
Climate Mitigation & Adaptation	CA-1	Develop and implement updated staffing and committee model that reflects the Town's commitment to comprehensively advancing energy, climate change, and resiliency initiatives	FY23	Medium	X		Town Administration	Select Board; Energy Committee & Manager
	CA-2	Develop net zero energy roadmap	FY24	Higher	X	X	Town Administration	Energy Committee & Manager; Select Board; Facilities Manager
Solid Waste Management	SW-1	Complete site assessment and determine next steps to improve Department of Public Works and Recycling Center property and facilities	FY23	Lower	X		DPW Director	Town Administration; Select Board; Recycling Commission
	SW-2	Continue hydration station installation project	FY23-24	Lower		X	Water Superintendent	Town Administration; Select Board; Recycling Committee; Water Commission; Facilities Manager

# 17. For Your Information



# 'It's The Cost Of Doing Business'

## As Housing Crunch Intensifies, More Businesses Accommodating Workers

by Ryan Bray

Business has been good at Pate's Restaurant. But with success has come the need to address a growing problem on the Cape, namely how to house employees where affordable workforce housing is scarce.

The cost of housing on Cape Cod skyrocketed during the pandemic, putting additional strain on a region where year-round and seasonal housing was already hard to come by. That's posed particular problems for seasonal workers on J1 and H2B visas, which many restaurants and businesses depend on to help carry them through the busy summer season.

Recognizing the problem, Pate's purchased property itself to house seasonal employees from both Pate's and the Chatham Cut.

"We have multiple restaurants in Chatham and we have another one on the drawing board, so you've got to be able to house people," said Jim Peterson, a partner in both restaurants. "If you can't, [doing business] just isn't realistic."

Pate's bought the former Master Mariner Motel on Route 28 for \$850,000 in early 2022, freeing up 15 rooms that Peterson said together provide housing for 30 workers.

"It's a fact of life," he said of the purchase. "It's the cost of doing business is what it really amounts to."

Pate's is just one business that has resorted to digging into their own pockets in an effort to help house staff. The Chatham Squire similarly purchased the former Ridgewood Motel in Orleans last year, according to the restaurant's manager, Shannon Neal. More recently, the restaurant



Pate's Restaurant last year purchased the former Master Mariner Motel on Route 28 in Chatham to help house its seasonal staff. RYAN BRAY PHOTO

looking for three rooms," he said last week. "We just don't have them. We try to help out where we can, but we have to protect our own flank at the same time."

Broad Reach Healthcare has been buying property for employee housing since 2018. The North Chatham-based company bought a six-bedroom residence in Brewster in 2018, followed shortly after by the Captain Haskell Rose building on Main Street in Chatham. Broad Reach CEO Bill Bogdanovich said the company has since purchased another property for housing in Dennis, and is currently in the process of closing on another Dennis property.

The company currently houses 25 employees across its properties, Bogdanovich said. The properties are rented according to what workers can afford to pay, and are not designed to generate a profit. But the

company benefits from the stability that the housing provides its employees, he said.

"Instead of trying to look at it from a real estate perspective, we just want to break even," he said. "Our employees who are renting are often doing so at a better-than-market rate. As long as it pays the mortgage, so to speak, it's really working for us."

Broad Reach builds some flexibility into its rentals, allowing employees the option of deferring rent during the winter months to use their earnings instead to keep up with the higher cost of utilities.

Bogdanovich said Broad Reach takes a "buy smart" approach to purchasing properties, making sure the cost comes in at a point where the company can keep rent low for employees. The company also

had good partnerships from local banks in its property purchases, he said.

"If we can get a better handle on it, we could do a lot to stabilize our workforce that might not otherwise be as stable, and prevent year-round people from leaving the Cape," he said of the region's housing problems.

The issue of housing is front of mind for local officials across the Cape, as towns continue to work toward ways of creating the affordable and workforce housing that is needed in their communities. That includes changes to local zoning. In Orleans, articles are set to go before voters at the annual town meeting on May 8 that would expand upon where and how housing can be created. One article, if passed, would reduce the minimum lot size for a one- or two-family dwelling from 40,000 to 20,000 square feet. Another seeks to allow accessory dwelling units on parhandle lots. Planning officials in Orleans have also discussed the potential for creating dormitory housing in town for seasonal workers.

At last month's discussion with the Orleans Citizens Forum, Junkins said regulatory changes are needed at the local level to make efforts to create housing less restrictive.

"There has got to be other ways to make it easier," he said. "We can still adhere to every regulation that we need to adhere to, but let's think about how to make it easy rather than put the stop sign up every time we ask a question."

Email Ryan Bray at  
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non Neal. More recently, the restaurant purchased land at 75 Depot Road which it had previously been renting to house staff. The properties are used to help house both year-round and seasonal employees, Neal said.

The need to get more creative on housing has grown in recent years, Neal said, noting that staffing has "dwindled" in the face of the housing crisis.

"It's hard to get staff that can afford to live here," she said.

In Orleans, Brian Jenkins, who owns Friends' Marketplace, has also purchased property near the market that he plans to convert into four condo units. He discussed the realities facing local businesses relative to housing during a discussion hosted by the Orleans Citizens Forum last month.

"I've had many people show up at the store with a backpack," he said. "They'd be just off the bus from New York and they'd need a place to stay. We've been able to work that out over the years, but we know that's our job now, to try and do a better job of securing housing."

Pate's and the Chatham Cut together employ between 30 and 40 workers during the summer. Some live locally, while the Mariner provides rooms for those employees that need it. Other rooms are used to accommodate employees from other businesses, Peterson said. Those businesses pay Pate's for the room[s] up front, and the cost of rent is then deducted from employees' paychecks, he said.

But while some businesses are doing their part to make a dent in the region's housing shortage, business owners say a long-term solution to the problem remains out of sight. Peterson said Pate's will continue to rent its rooms to help other businesses as it's able. But with the unforgiving nature of the current market, the restaurant may need to eventually use those rooms for its own staff.

"I got another call today from someone

# It's What We Need More Of

## Orleans Inn Owner Rents Rooms Weekly To Seasonal Workers

by Ryan Bray

ORLEANS — Taylor Perkins has a vision for how businesses together can help bring housing to the local workers who most need it. He calls it "coop-ecition."

"If we can help the other businesses here on the Cape, it bodes well for our own business," he said when reached by phone Monday.

Perkins has brought that mindset to the Seashore Park Inn on Canal Road, which he purchased for \$5.1 million in July. Through his business, the Surf Company, he hopes to eventually convert the 63-room motel into multifamily housing.

"Our goal is to turn that entire property into apartments. That's what it should be. It's what we need more of."

Right now, however, he's working with local businesses to provide weekly rentals at the inn for seasonal employees, including H2B and J1 workers. The arrangement was the subject of discussion during the select board's April 19 hearing.

This is the second season the inn will be allowed to accommodate local seasonal workers. George Meservey, the town's director of planning and community development, told the select board that Perkins has approval through the town's building department to rent the rooms.

"He's told me he has contracts with some of the larger seasonal businesses and he'd like to continue it this year," Meservey said.

Perkins, who also owns hotels in York, Maine, bought property during the pandemic on the Cape, where his girlfriend's family is from and where he said his family "has a lot of roots and ties." He's also done work in cities including Nashville and Austin, converting existing hotels into housing, and said he sees the potential for the model to work on Cape Cod.

"It takes two things. It takes intuition and it takes someone who's willing to rent things out for less than what the seasonal market will provide," he said.

For now, town officials see the inn's current use as a way of addressing a growing problem on the Cape, namely how to house seasonal employees when affordable housing is hard to come by.

"There is so much need for seasonal housing that the build-

ing commissioner last year said 'It looks close enough to a motel that we'll let it continue for next year,' and he got the OK again for next season," Meservey said.

While rooms are not being rented night-to-night as is customary for a motel, the use of the building has not substantially changed. Therefore, additional local review and permitting is not needed for the rooms to be rented as planned for the summer. But Meservey told the select board that the weekly use represents a "gray area" that will eventually need to be considered.

"At some point the building commissioner will look at the zoning book and say 'This is no longer a motel. It's a different use and needs to be permitted,'" he said.

"The use is essentially probably closer to a dormitory than a motel at the moment," noted Mefford Runyon of the select board.

Given the murkiness of the inn's motel status, Mark Mathison of the select board asked if the property will still be inspected for things such as smoke and carbon monoxide detectors. Meservey said the property is subject to inspection annually by the health department, and that all multifamily dwellings in town are also subject to annual inspection.

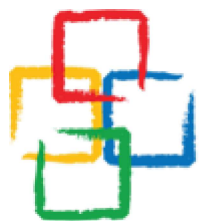
Perkins said he is working with the town "to make [the inn] a permanent solution for the local workforce." He said he envisions keeping the existing building for now, but that he is "exploring all options" for how to accommodate housing on the property in the long term.

At the same time, he is also looking at other opportunities for creating housing on the Cape. That could include at the Governor Prence Inn, he said.

"There's just a lot of commercial real estate, there's a lot of residential properties sitting derelict on the Cape that can be turned into innovative workforce housing solutions," he said. "We would love to be the business that compels these local towns to work with public and private partnerships to come up with unique adaptive reuse solutions for some of those projects that aren't revenue producing for the communities."

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# Community Preservation Coalition

*Preserving our past. Building our future.*

Published on *Community Preservation Coalition* (<https://www.communitypreservation.org>)

[Home](#) > Affordable Housing and Land Conservation: Not an Either/Or!

## Affordable Housing and Land Conservation: Not an Either/Or!

CPA Underlines the Importance of Conservation and Housing Collaboration



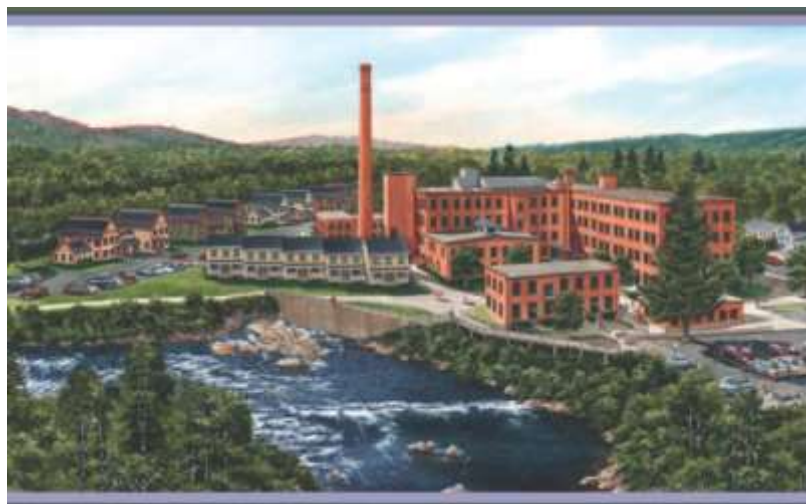
In March 2023, hundreds of open space advocates gathered in Worcester for the annual Massachusetts Land Conservation Conference, hosted by the **Massachusetts Land Trust Coalition**. And while most of the panels and programming are usually focused on the world of conservation, the theme of this year's conference revolved around the intersection of creating housing while still protecting critical open space.

Robb Johnson, the Executive Director for the Massachusetts Land Trust Coalition, introduced the opening plenary titled "Affordable Housing and Land Conservation – Not an Either/Or." Discussing the history of the land conservation movement in Massachusetts, Johnson quickly segues into what has proven to be a challenging task in this field: how can conservationists better recognize the important need for affordable housing while pursuing the goals of land preservation? He ends his comments by urging his colleagues to consider the social context of their work:

"It is clear that quality parks and conservation land yield many benefits to communities... [But] no community should be denied equitable access to quality parks and conservation land because of a short-sited failure to invest in affordable housing."

After this introduction, Steve Rosenberg, the former Sr. VP of Scenic Hudson and Executive Director of the Scenic Hudson Land Trust in New York, carries the keynote forward—and it's

immediately clear that his viewpoint aligns well with the goals of the Community Preservation Act. In order to best serve our communities, Rosenberg argues, open space advocates and affordable housing proponents need to work as allies rather than opponents. The challenges we face in both these areas are more dire than ever, and the ways we use our land and resources needs to be reconsidered as community partners forge a new path forward.



Rosenberg began by reflecting on the recent history of land conservation efforts, noting how practices and strategies have changed and developed throughout the last several decades. Years ago, land trusts would have balked at the idea of working within cities, or creating public access to conservation land—and yet today, these are standard approaches to preserving open space resources and ensuring equitable opportunities for future generations. And by the end of the keynote, Rosenberg’s overall message to these organizations was clear: it’s time we continue to evolve our strategies to support housing opportunities *alongside* land conservation.

The most compelling reasons for this imperative are the clear and present crises unfolding in both areas. This is true not just in Massachusetts, but across the country—as Rosenberg explains, these massive issues are co-mingled, and present a vital opportunity for collaboration:

“Hardly a day goes by without a piece in the media about the affordable housing crisis, exclusionary zoning and NIMBY-ism, or the climate crisis and the drastic loss of biodiversity... [But] the convergence of the two presents an opportunity for the land trust community – going to the core of our commitments to diversity, equity, and inclusion, and community-centered conservation.”

While Rosenberg acknowledges that progress is being made in the world of conservation, simply believing in smart growth principles is not enough. Just as the architects of the CPA program discovered over twenty years ago, advocates in different fields can accomplish much more by working together rather than opposing each other’s goals.



“Does our day-to-day work reflect these principles, or do we typically operate in isolation from other societal needs that also depend on land – like affordable housing? Does the way we do and communicate about our work unintentionally signal to our boards and constituents that conserved land is the *only* use of land worthy of their support? Should we also be talking more about places that aren’t strategically important to protect and can serve a community’s other critical needs? Does our vision actually include places where ordinary people can live?”

Many of these questions have likely come up time and again for members of local Community Preservation Committees—and this is by design! When the Community Preservation Act was first considered in the 1990’s, it began primarily as a land conservation program. But what early CPA advocates quickly discovered was that land conservation on its own was not a compelling enough cause to generate interest in creating such a unique program. This realization led to the creation of the Coalition as we know it today, because the innovators of CPA came to the same conclusion as Rosenberg. Rather than continuing to force conservationists, housing advocates, and historic preservationists to compete against each other for the same dwindling pool of resources, it was far more effective to unite these causes under a single banner—a coalescent endeavor to preserve and enhance the unique and valuable assets within communities that make them a worthwhile place to live.

Rosenberg continued to pose important questions to the room full of conservationists, and again, these topics are the same ones that members serving on Community Preservation Committees across the Commonwealth contend with every year:





“Could we collaborate with affordable housing groups to identify places for people to live, while also reducing sprawl and taking pressure off the places that need to be conserved? Could we advance these goals by voicing support for their projects to local officials and community members? Could we design projects to achieve both goals and conserve more land in the process?”

The common denominator between the worlds of open space and affordable housing are clear, and CPA certainly underscores the answer: our land, and the way we utilize our land, is the key to a healthy and sustainable future for our communities. Unfortunately, land trusts and housing organizations alike are under constant pressure to act opportunistically—after all, if land is such a limited resource, there is an overwhelming feeling that they need to fight tooth and nail against anyone else vying to take that land for their own use. But just as the CPA program pioneered the concept of convening these interests at a single table, Rosenberg also urges land trusts to work *together* with housing groups, all in the name of better serving their shared communities.

“The affordable housing and conservation sectors share the most fundamental principles about land use. Healthy communities need abundant, high quality, affordable housing and protected land that supports clean water, food production, climate resilience, and access to the outdoors. Bringing the two sectors together to build trust is key to changing the current dynamic of siloed efforts and sub-par results in the places we live and work.”

While creating a paradigm shift in funding dynamics and land use will never be an easy task, the 195 communities across the Commonwealth that have adopted CPA represent exactly the kind of changes in thought that Rosenberg urges us to consider. The dangers that we face in the coming years won't be surmounted without breaking down the barriers between “competing” interest groups. The land itself is integral to the health and happiness of our communities—and Rosenberg clearly agrees that it's time to embody the same ideals that CPA represents in order to create a better future.

“Communities have a lot to gain from land trusts and affordable housing groups supporting one another. By doing and communicating about our work differently, our current constituents might begin to see a bigger picture, and new constituents might begin to find their way to us. Will your land trust be part of that change?”

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## **Healey visits Housing Assistance to make major funding announcement for housing**



We're thrilled to let you know that Gov. Maura Healey visited Housing Assistance headquarters this Thursday – and pledged “historic levels of funding” for housing.

Standing before a crowd of state and local officials and Housing Assistance staff and supporters, she announced the Healey-Driscoll administration’s \$14 billion capital investment plan for fiscal years 2024-2028.

The plan includes \$1.5 billion to help finance the construction of hundreds of new, affordable housing opportunities each year across the state – including on the Cape and Islands. The plan also includes the new \$97 million HousingWorks program to create new flexible tools for developing affordable housing and preserving and rehabilitating existing stock.

“Every one of these investments is focused on strengthening opportunity, quality of life and equity in our state,” **Gov. Healey said.** “When it comes to housing, we’re taking things to a new level. This represents historic levels of funding.”



The event was held in front of our office in Hyannis, with an exhibit of young children's drawings with the theme "Home Is Where the Heart Is" in the background.

Thanking Housing Assistance for hosting the event, Gov. Healey said, "you do such incredibly critical work in supporting individuals and families on the Cape, and we're grateful for that."

She also acknowledged Housing Assistance Alisa Magnotta's efforts as co-chair of the Affordable Abundant Housing Committee, one of the Healey Administration's six transition committees.



**Housing Assistance CEO Alisa Magnotta** said the announcement encompasses the three building blocks needed to get housing across the finish line: "courage, cash and community."

"The funding announced by our governor today allows for bold, courageous action throughout our state, so together we can build more housing for the children and our communities," she added.



If you'd like to learn more about Gov. Healey's plans for housing, check out our [Facebook page to see a video](#) of the event! (Healey starts speaking around the 23 minute mark)

[watch the Facebook Live video](#)

Housing Assistance strengthens the Cape Cod and Islands region by empowering individuals, fostering community connections and increasing affordable housing opportunities.

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# Imagine a Renters' Utopia.





# It Might Look Like Vienna.

Soaring real estate markets have created a worldwide housing crisis.  
What can we learn from a city that has largely avoided it?

By Francesca Mari Photographs by Luca Locatelli  
Published May 23, 2023 Updated May 26, 2023

When Eva Schachinger married at 22, she applied for public housing. Luckily, she lived in Vienna, which has some of the best public housing in the world. It was 1968. Eva was a teacher, and her husband, Klaus-Peter, was an accountant for the city's public-transportation system. She grew up in a public-housing complex in the center of the city, where her grandmother, who cared for her from 6 in the morning until 6 at night, lived in one of five buildings arranged around a courtyard. Eva played all day with friends from the complex.

Her mother, who was renting on the private market after a divorce, had recently applied for public housing, too, and she was offered a unit first, in 1971. By then, Eva had a young daughter, and her mother decided Eva needed the spot more and offered it to her. The available unit was in the 21st District, on the northeastern edge of the city. Eva's father-in-law warned her — not entirely jokingly — that out there, they would be the first to be occupied by the Russians. But she and Klaus-Peter liked the floor plan: Although the apartment was an economical 732 square feet, it had two bedrooms, a living room, a dining room, a toilet and washroom and a balcony. The rent was 700 schillings. (That's about 55 euros, though the currency wasn't introduced until 2002.) Eva transferred her teaching job to the 21st District, to a school a 15-minute walk from her new apartment.

When I met Eva late last year, she looked smart in a jean jacket with a neatly tied silk scarf around her neck, small dangly earrings and cropped curly hair. Over the course of the last 44 years, as she continued to teach English to fifth through eighth grades, Eva's rent increased almost fivefold, to 270 euros from 55, but her wages increased more than 20-fold, to 3,375 euros a month from 150. Viennese law dictates that rents in public housing can increase only with inflation, and only when the year's inflation exceeds 5 percent. By the time she retired in 2007, Eva's rent was only 8 percent of her income. Because her husband was earning 4,000 euros a month, their rent amounted to 3.6 percent of their incomes combined.

That's about what Vienna was aiming for back in 1919, when the city began planning its world-famous municipal housing, known as the *Gemeindebauten*. Before World War I, Vienna had some of the worst housing conditions in Europe, Eve Blau notes in her book, "The Architecture of Red Vienna." Many working-class families had to take on subtenants or bed tenants (day and night workers who slept in the same bed at different times) in order to pay their rent. But from 1923 to 1934, in a period known as Red Vienna, the ruling Social Democratic Party built 64,000 new units in 400 housing blocks, increasing the city's housing supply by about 10 percent. Some 200,000 people, one-tenth of the population, were rehoused in these buildings, with rents set at 3.5 percent of the average semiskilled worker's income, enough to cover the cost of maintenance and operation.

Experts refer to Vienna's *Gemeindebauten* as "social housing," a phrase that captures how the city's public housing and other limited-profit housing are a widely shared social benefit: The *Gemeindebauten* welcome the middle class, not just the poor. In Vienna, a whopping 80 percent of residents qualify for public housing, and once you have a contract, it never expires, even if you get richer. Housing experts believe that this approach leads to greater economic diversity within public housing — and better outcomes for the people living in it.



Alt-Erlaa, one of the largest limited-profit complexes in Vienna. Luca Locatelli for The New York Times

In 2015, before they bought an apartment on the private market, the Schachingers were making about 80,000 euros (\$87,000) a year, roughly the income of the average U.S. household in 2021. Eva and Klaus-Peter paid 26 percent and 29 percent in income tax, respectively, but just 4 percent of their pretax income was going toward rent, which is about what the average American household spends on meals eaten out and half a percentage point less than what the average American spends on “entertainment.” Even if the Schachingers got a new contract today on their unit, their monthly payments would be an estimated 542 euros, or only 8 percent of their income. Vienna’s generous supply of social housing helps keep costs down for everyone: In 2021, Viennese living in private housing spent 26 percent of their *post-tax* income on rent and energy costs, on average, which is only slightly more than the figure for social-housing residents overall (22 percent). Meanwhile, 49 percent of American renters — 21.6 million people — are cost-burdened, paying landlords more than 30 percent of their *pretax* income, and the percentage can be even higher in expensive cities. In New York City, the median renter household spends a staggering 36 percent of its *pretax* income on rent.

To American eyes, the whole Viennese setup can appear fancifully socialistic. But set that aside, and what's mind-boggling is how social housing gives the economic lives of Viennese an entirely different shape. Imagine if your housing expenses were more like the Schachingers'. Imagine having to think about them to the same degree that you think about your restaurant choices or streaming-service subscriptions. Imagine, too, where the rest of your income might go, if you spent much less of it on housing. Vienna invites us to envision a world in which homeownership isn't the only way to secure a certain future — and what our lives might look like as a result.

**Writing about housing** in the United States, I've become depressed. I'm the scold at the dinner party, revolted by big investors speculating in the housing market, yes, but also by the thousands of small-time investors — including some of my own friends — who are pooling money to buy homes in states they've never seen or buying rental properties in gentrifying neighborhoods. But the math is hard to argue with. Buying a home near work is more lucrative than working. The growth of asset values has outstripped returns on labor for four decades, and a McKinsey report found that a majority of those assets — 68 percent — is real estate. Last year, one in four home sales was to someone who had no intention of living in it. These investors are particularly incentivized to buy the sorts of homes most needed by first-time buyers: Inexpensive properties generate the highest rental-income cash flows.

Real estate is a place where money literally grows on tree beams. In the last decade, the typical owner of a single-family home acquired nearly \$200,000 in appreciation. “Another word for asset appreciation is inflation,” the academics Lisa Adkins, Melinda Cooper and Martijn Konings write in “The Asset Economy,” “an increase in monetary value without any corresponding change in the nature of the good itself or the conditions of its production that would make it scarcer or justify an increased demand for it.” That inflation is creating a treacherous gulch between the housing haves and have-nots. Harvard's Joint Center for Housing Studies found that, in 2019, the median net worth of U.S. renters was just 2.5 percent of the median net worth of homeowners: \$6,270 versus \$254,900. Last year, as higher interest rates slowed home sales and caused prices to plateau (and even soften in some overheated cities), the asking price of the median U.S. rental reached \$2,000 a month, a record high, according to Redfin. Inflated rent prices line the pockets of landlords while preventing renters from saving for a down payment and ever getting off the treadmill.

The astronomical pace of appreciation is the culmination of decades of policy aimed at encouraging home buying. The fixed-rate, 30-year mortgage is a particularly American invention, possible only because the federal government insures the debt — if a borrower defaults, the government is on the hook. (Only one other country, Denmark, offers the same instrument.) Then there's our tax code, which allows those affluent enough to buy homes and itemize their deductions to write off the interest they pay on their mortgages: the bigger the mortgage, the bigger the deduction. Homeowners can deduct up to \$10,000 of their property taxes from their federal taxes too, and if they sell their primary residence, they may be able to avoid paying capital gains on profits of up to \$250,000 per person (\$500,000 for couples). As housing activists like to point out, everyone who has a mortgage is living in subsidized housing.

Last year, troubled by the seeming intractability of these problems, I began looking for solutions outside the United States. Could the answer be rent control, as in Berlin? It might have seemed that way a decade or so ago, before investors and new residents began pouring into the city, causing land values to quintuple; now, despite rent-stabilization laws, even the apartments that no one else wanted to buy 15 years ago are huge moneymakers. Many residents with affordable rental contracts are locked into them because it would be too expensive or competitive to move. Frustrated by the housing squeeze, tenant organizers recently put forth an “expropriation” measure, which called for landlords with more than 3,000 units to sell their holdings back to the government at below-market prices. In a 2021 referendum, 59 percent of Berliners voted in favor of it, but it's not clear whether it will ever be implemented.



Eighty percent of residents qualify for public housing in Vienna. Luca Locatelli for The New York Times

Could the answer be loosening zoning restrictions, as Tokyo did in 2002? That has certainly helped. In 2014, there was more home construction in the city than in all of England. Since then, home prices have stabilized. Tokyo is largely celebrated as a model by YIMBYs (members of the “yes, in my backyard” movement) because they like its market-driven approach to housing abundance. They often point out that the city builds five times as much housing per capita as California. But Japan is a very different market because of its earthquake risk: Because regulatory codes and mitigation technologies are ever improving, structures often fully depreciate within 35 years. Older homes are often undermaintained because there’s little expectation that any investment might be recaptured upon resale; they’re thought of like used clothing or cars — you resell at a loss.

Auckland, New Zealand, might seem like a more applicable example. In 2016, the city, which has one of the most expensive housing markets in the world, “upzoned” 75 percent of its residential land, increasing its legal capacity for housing by about 300 percent in an effort to encourage multifamily-housing construction and tamp down prices. In areas that were upzoned, the total number of building permits granted (a way of estimating new construction) more than quadrupled from 2016 to 2021. As intended, the relative value of



underdeveloped land increased, because it could suddenly host more housing, and the relative value of units in densely developed areas decreased, tempering sky-high prices. But there are limits to what upzoning can do. Often the benefits of allowing greater density are captured by developers, who price the new units far above cost. It doesn't offer renters security or directly create the type of housing most needed: affordable housing.

That's what differentiates Vienna. Perhaps no other developed city has done more to protect residents from the commodification of housing. In Vienna, 43 percent of all housing is insulated from the market, meaning the rental prices reflect costs or rates set by law — not “what the market will bear” or what a person with no other options will pay. The government subsidizes affordable units for a wide range of incomes. The mean gross household income in Vienna is 57,700 euros a year, but any person who makes under 70,000 euros qualifies for a Gemeindebau unit. Once in, you never have to leave. It doesn't matter if you start earning more. The government never checks your salary again. Two-thirds of the city's rental housing is covered by rent control, and all tenants have just-cause eviction protections. Such regulations, when coupled with adequate supply, give renters a level of stability comparable to American owners with fixed mortgages. As a result, 80 percent of all households in Vienna choose to rent.



Construction of the Bildungscampus Berresgasse complex. Luca Locatelli for The New York Times

The key difference is that Vienna prioritizes subsidizing construction, while the United States prioritizes subsidizing people, with things like housing vouchers. One model focuses on supply, the other on demand. Vienna's choice illustrates a fundamental economic reality, which is that a large-enough supply of social housing offers a market alternative that improves housing for all.

**One afternoon last fall**, I walked through central Vienna, past ornate buildings with lacy balconies, balustrades and porticos — private apartments from the 19th century. They were interspersed with social-housing blocks from the 1920s and 1930s — the *Gemeindebauten*, which stood out not only for their modernist architecture but also for the triumphant red block lettering on their facades, announcing: *Erbaut von der Gemeinde Wien in den Jahren 1925-1926 aus den Mitteln der Wohnbausteuer*. (“Built by the municipality of Vienna in the years 1925-1926 from funds from the housing tax.”) A stroke of political genius, I thought, as I waited for the tram: explanation and advertising. Half an hour later, I was in the 21st District, the “Russian territory” where Eva Schachinger used to live. *Wohnpartner*, the city agency that tries to foster community within the *Gemeindebauten* and helps resolve tenant conflicts, was having an open house at her old building, a flat, minimalist complex with orange elevator shafts.

Following *Wohnpartner* signs, I found the glass-walled community center and entered. Most of the attendees were mothers with small children or retired people. There was a painting station, table tennis and a plant exchange. People had brought their secondhand goods to give away, and a millennial *Wohnpartner* staff member offered tech help, which, surprisingly, no one seemed to need. Among the permanent fixtures was a library filled with free books and a play area with an array of wooden toys.

I took a seat with Eva in the communal kitchen, where someone had made a large pot of butternut-squash soup. (Some of Red Vienna’s planners had hoped to centralize cooking in communal facilities with industrial-strength machines, but the fascists came first, and then, under capitalism, Austrian families quickly became accustomed to shelling out for their own KitchenAids, Vitamixes and Nespresso machines.) Since retiring, Eva has been collaborating with Malyuun Badeed, the building’s caretaker, on a twice-yearly magazine for the complex that includes a recipe and a crossword, along with the latest community news. Badeed, who joined us in the kitchen, wore a black hijab with pearls and waved her hands as she spoke of leaving Somalia as a single mother in the 1990s. When she first arrived in Vienna, she hawked newspapers on the street; now she helped produce one.

Eva told me she often came back to the *Gemeindebau* to tutor students from the complex with a woman named Edith, an elderly neighbor who lived in a nearby *Gemeindebau*. Edith’s next-door neighbors help buy and deliver her groceries, which she has difficulty carrying. In exchange, she watches over their three children. When Eva called to wish her a merry Christmas, Edith was busy wrapping 40 presents for the three kids; she hid them around her apartment so they wouldn’t be found before Santa came to visit. “The *Gemeindebau* is where socialization happens,” Eva was fond of telling me, and this is what socialization looks like across the generations.

I learned that the average waiting time to get a *Gemeindebau* is about two years (at any given moment there are 12,000 or so people on the waiting list, and each year about 10,000 or more people are housed). Vienna residents — anyone who has had a fixed address for two years, whether they are a citizen or not — may apply, and applications are evaluated based on need. Florian Kogler, a 21-year-old university student, was considered an urgent case because he lived in an overcrowded two-bedroom apartment with his mother, stepfather and two siblings. He shared a room with his brother, while his parents slept in the living room. He also got priority because he was moving into his own apartment for the first time. Kogler was offered an apartment in about a month. “That’s unusually fast,” he told me.

Applicants may decline up to two units; if they decline a third, they have to apply again. Kogler took the first flat offered to him, a 355-square-foot studio drenched in light overlooking a playground in the central 12th District. It cost 350 euros a month; his monthly income from working part time at a museum is about 1,000 euros. Those who need extra assistance to pay their rent receive individual subsidies. Students under 25, like Kogler, can qualify for 200 euros a month.

Every few years, there is a debate about whether the affluent should be forced to give up their *Gemeindebau* leases — that is, whether the units should be means-tested. The face of this debate, for some, is Peter Pilz, a former member of Austria’s Green Party in Parliament. Pilz lives in Goethehof, one of the largest *Gemeindebauten* by the Danube River. He moved into a unit as a university student to live with his grandmother, who had been there since the building opened in 1932. Before she died, he took over her contract. (He was, one might say, grandmothersed in.) Pilz was elected to Parliament in 1986 and eventually started making more than 8,000 euros a month.

Even in Vienna, Pilz’s tenancy raised eyebrows, making headlines in Austria’s conservative paper, *Österreich*, which claimed in 2012 that he was paying only 66.18 euros a month in rent. (Pilz says he was paying, including building costs, closer to 250 euros a month.) “Given that Pilz’s income is well over the usual tariff for social housing, it does look like we’re talking about social fraud here,” said the general secretary of the conservative Freedom Party of Austria.



An apartment in Goethehof, one of the largest Gemeindebauten by the Danube River. Luca Locatelli for The New York Times

Pilz did nothing illegal. Once in a Gemeindebau, you never have to leave. But is it unethical for the wealthy to stay? City housing officials point out that having wealthier tenants in the Gemeindebauten helps thwart the problems that accompany concentrated poverty, creating a more stable, healthier environment for everyone. Unlike in the United States, where public housing is only for the poorest — the average resident's annual household income was \$15,219 in 2019, well below the federal poverty line of \$16,910 for a family of two — the relative integration of the Gemeindebauten means that they are not stigmatized.

That's not to say they are problem-free. Noomi Anyanwu, the 23-year-old founder of Black Voices Austria, told me that she grew up in a Gemeindebau with an Austrian mother and a Nigerian father. When she wasn't more than 5, a white boy in the complex who was a bit older called her brother a racial slur while everyone was playing in the courtyard. Overhearing the spat, the fathers descended into the courtyard. But the white father didn't apologize; he doubled down, repeating what his son said. Just a few years later, Anyanwu said, her father left the country because of employment discrimination and racist treatment by the police.

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So I was surprised when Anyanwu told me that, on the whole, her experience with social housing was positive. The Gemeindebau was its own village within the city, she said. She estimated that 50 percent of her Gemeindebau neighbors were immigrants — “it reflected society,” she told me. (Vienna actually has a slightly higher percentage of foreign-born residents than New York City.) A girl her age named Safiya lived in an apartment across the hall from hers and would become her best friend. Safiya’s father was also from Africa — from Somalia — and he, too, left because of racism. But the affordability of the Gemeindebau allowed the girls’ mothers to maintain stability.

Esra Ozmen, the daughter of Turkish immigrants, grew up in Sandleitenhof, one of the largest Geimendebauten, which has villa-like courtyards and stonework. As an adult, she moved into her own Gemeindebau studio. Ozmen says affordable housing gave her the stability to study for a Ph.D. in fine art while also pursuing a rap career. She makes 1,000 to 2,000 euros a month from her shows and from organizing cultural events. “I have a car,” she told me. “A Mercedes A-Class from the ’90s. I eat out. I drink one coffee out every day. I don’t have a lot of money. But I live rich.”

**Social housing like** Vienna’s might seem inconceivable in America. But American politicians seriously considered it in the 1930s. After the stock-market crash of 1929, the U.S. housing market also collapsed; half of mortgage debt was in default by 1933. Both the right and the left agreed that the government needed to intervene. The question was how. According to the historian Kenneth T. Jackson in his book “Crabgrass Frontier,” at the time, the typical mortgage ranged from five to 10 years, and borrowers paid interest only until the end of the term, when full payment was due or a borrower refinanced. When President Franklin D. Roosevelt took office in 1933, Congress created the Home Owners’ Loan Corporation to buy underwater mortgages and stabilize the housing market. Within two years, the H.O.L.C. restructured more than a million mortgages, covering 10 percent of all owner-occupied homes. Principal and interest were bundled together so that over about 20 years of manageable payments, borrowers became outright homeowners.



Esra Ozmen, the daughter of Turkish immigrants, grew up in Sandleitenhof and now lives in her own Gemeindebau studio. "I don't have a lot of money," she says. "But I live rich." Luca Locatelli for The New York Times





A studio in Sandeithof. Luca Locatelli for The New York Times

But that wasn't enough to salvage the real estate market or the economy. During the Great Depression, one-quarter of all Americans were unemployed, and the construction industry was hit particularly hard. The United States needed the same things as Vienna at the time: employment and better housing conditions for workers. Housing is "the wheel within the wheel to move the whole economic engine," said Marriner Eccles, Roosevelt's Federal Reserve chairman. The Federal Public Works Administration, an emergency jobs program, funded construction of about 50 new public-housing complexes, including the Harlem River Houses in New York City, a project seemingly straight out of Vienna, with Beaux-Arts-inspired buildings along a central courtyard with a nursery school, health clinics and a public library.

Although this housing was admired, it was costly and mired in controversy, writes the historian Gail Radford, who chronicles the New Deal-era debate over social housing in her book, "Modern Housing for America." Roosevelt sought a housing plan that didn't require the government to keep footing the bill. At a time when Communism was gaining traction, he preferred to wed Americans to capitalism. The best way to do that? Broaden the base of homeowners — increase the number of Americans with a personal investment in property.

Congress's National Housing Act of 1934 would rescue the housing market and establish the housing policy that defines America today. It made permanent the fixed-rate, long-term mortgage that the H.O.L.C. had helped introduce. Banks were reluctant to assume risk over decades, so the act created the Federal Housing Administration (F.H.A.) to insure mortgage debt with the full backing of the U.S. Treasury as long as loans conformed to standards it set — for instance, homes had to appraise for the purchase price and had to be in a stable-enough neighborhood, which meant a white-enough neighborhood, to make sure the government wouldn't lose money if a borrower defaulted. On its maps, the F.H.A. colored the neighborhoods deemed too risky for mortgage insurance in red — a form of “redlining,” a policy that did a great deal to create the grave racial disparities in wealth that persist today. “No agency of the United States government has had a more pervasive and powerful impact on the American people over the past half-century,” Jackson writes.

But the Federal Housing Administration had no plan to address low-income housing needs. So Senator Robert Wagner, a New York Democrat, introduced a second bill, inspired by what the housing scholar Catherine Bauer had seen in Vienna and other European cities. As proposed, the Housing Act of 1937, which Bauer helped write, would have included financing for the construction of both limited-profit housing and public housing. Faced with fierce opposition from the real estate industry, Wagner and Bauer accepted five fatal compromises in order to pass the bill. First, support for nonprofit and limited-profit cooperatives was eliminated. Second, location decisions were left to local governments, many of whose constituents greeted public housing like the bubonic plague, as one commenter put it. Third, a provision was added for an “equivalent elimination” of slum property, meaning that for each new unit built, a slum dwelling had to be cleared. (That way, public housing wouldn't dampen landlords' profits by increasing the overall supply of units.) Fourth, public housing would be eligible only to those so poor that they could never secure decent housing in the private market.

Fifth and finally, construction costs were severely limited. The problem with America's public housing today isn't just that it's underfunded and poorly maintained. It's that it wasn't built well to begin with. Doors were left off closets; interior walls were thin and cheap. At a public-housing complex in Red Hook, Brooklyn, the elevator only stopped on every other floor. As Radford writes, “Those who hated public housing remained hostile, while the minimal buildings produced by the [United States Housing Authority] attracted no new allies and discouraged some of the old ones.” Indeed, America's public housing was designed to fail: to be unappealing to anyone who could afford to rent.

As Bauer predicted early on, housing programs targeting only the poor would lack the political support necessary to thrive. Only an integrated program, one that welcomed the majority like the Gemeindebau of Vienna, would be sustainable. But the U.S. government prioritized support for banking rather than construction. The 30-year mortgage was a huge economic boon for the millions of Americans who took one out, benefiting from the federal subsidies and the nation's long upward trajectory in home prices; the instrument leveraged many a renter and public-housing resident into homeownership and “turned many a former dependent of the public sector into a small-time fiscal conservative,” as Adkins, Cooper and Konings write in “The Asset Economy.”

This constituency of middle-class homeowners is what the Dartmouth emeritus economist William A. Fischel calls “homevoters”: a coalition of Americans who — consciously or not — vote to protect the value of their property. They tend to oppose local development and favor exclusionary zoning — which ensures maximum appreciation and prevents their tax dollars from extending to poorer neighborhoods. This tendency, alongside stagnant wages, has transformed the nation's housing stock into an ever-scarcer and ever-more-expensive class of speculative asset. It's almost impossible to “cater to the expectations of an existing constituency of middle-class homeowners without raising the barriers of entry for the rest of society,” Adkins and her colleagues write. “A middle-class politics of asset democratization has ended up undermining the conditions of its own viability.”

**I wasn't the** only American looking to Vienna for possible answers to America's housing crisis. I was there following a delegation from New York that had come to study the city's housing system — 50 policymakers, researchers and activists invited by Housing Justice for All, an alliance of housing organizers across the state, and the Action Lab, a social-movement hub. One afternoon, I joined them on a tour of Karl-Marx-Hof, one of the largest housing complexes in the world.





The main square and facade of Karl-Marx-Hof. When it opened in 1930, it housed 5,000 people. As living standards have improved, Vienna allotted more space to tenants. Now it houses fewer than 3,000 people. Luca Locatelli for The New York Times

Ever since Karl-Marx-Hof opened in 1930, it has been a sort of Rorschach test — a domineering socialist monstrosity or a pioneering communitarian stronghold, depending on your political perspective. Exiting the subway station, the building shot up before me, seven stories tall and three-quarters of a mile long, a perimeter block that looks like a citadel. The core of the building is cream-colored, but its sandstone red elements draw the eye — red balconies and red towers topped by staffs that can fly enormous banners that are visible miles away. Its six huge arched passageways, also red, give the complex the civic stature of an aqueduct.

Julia Anna Schranz, a Ph.D. candidate at the University of Vienna and our guide, wore Converse, jeans and a long red wool coat. She pointed out four grim ceramic figures mounted on top of the archways, explaining that they were personifications of enlightenment, freedom, welfare and physical culture. These embellishments — commissions to increase employment during the period between the world wars, were also seen as an investment in the aesthetics of the Gemeindebauten and a tribute to its tenants.

Schranz opened the thick, thorny iron gates spanning one archway, and we passed into a grassy courtyard — nearly two football fields in size. Painted an off-white that glowed in the morning sun, the interior was a striking contrast with the more formidable exterior.

“These are the projects,” India Walton, a community organizer from Buffalo, said wryly. There was a rose garden. Children — Black, brown, white — were running and shrieking in a playground attached to an on-site kindergarten. Walton, now in her 40s, had twins when she was just 19 and raised them while working as a nurse. Decades later, she became politically active, and in 2021 she won the Democratic nomination for mayor of Buffalo, only to be defeated by a write-in campaign by the Democratic incumbent. Where would she be now if she had the option of living in a place like this? She would have left her marriage sooner, Walton told me. “I might not have been a nurse, but a doctor.” A child in the kindergarten waved at her, and she waved back.

When Karl-Marx-Hof opened, it housed 5,000 people in 1,400 apartments. These apartments were coveted. “It had two central laundries, two communal bathing facilities with tubs and showers, a dental clinic, maternity clinic, a health-insurance office, library, youth hostel, post office, and a pharmacy and 25 other commercial premises, including a restaurant and the offices and showroom of the BEST, the city-run furnishing and interior-design advice center,” Blau writes.

Now fewer than 3,000 tenants live in Karl-Marx-Hof — not because it’s undesirable but because living standards have improved and, in response, Vienna has allotted tenants more space. Vienna’s housing authority believes that a family of four needs around 1,100 square feet, so it combined some of the units to create larger ones.

A bobblehead nodded from a balcony with potted plants and cairns. An older Austrian man waved. State Assemblywoman Emily Gallagher, a Democrat who had recently unseated the incumbent Democrat in the 50th Assembly District, which includes parts of Greenpoint, Williamsburg and Fort Greene, live-tweeted the tour on her phone. State Senator Julia Salazar, a Democrat representing the 18th State Senate District, which covers Bushwick, took notes with a gold pen on a notebook with black paper. Renette Bradley, a tenant organizer, wore a Nickelodeon shirt, overalls, a black New York beanie and lavishly long fake lashes. “Can you be paroled here?” she asked, her voice husky and direct. This affected many of Bradley’s friends and relatives who, upon release from prison, were left homeless because they weren’t allowed to join family living in public housing.

Schranz looked at her blankly.

“Can you come out of prison and live here?” Bradley repeated.

“Of course,” Schranz said. “Why not? If you’re out, you’re out.”

The New Yorkers murmured. Schranz continued to look at us questioningly.

“There’s like four or five problems baked into that question that they just don’t understand,” Joseph Loonam, a housing campaign coordinator with VOCAL-NY, said as we walked toward the laundry facilities. He told me that a member of his organization had been arrested more than 40 times because whenever he visits his family in the Gowanus projects, he violates the terms of his plea deal.

At the museum store, I bought a red potholder crocheted by a local women’s co-op: a Red Vienna-era schema of the “three evils” seizing Europe (Nazism, Communism, monarchism), each represented by white arrows. Several organizers and state legislators bought one, too. When the college student working at the museum shop said he was all out, a lawmaker suggested that he could sell the potholders in the display case. “We aren’t used to this,” the college student said, unlocking the case, by which he seemed to mean American patterns of consumption. The American need to own.

The Amalienbad, a well-known Art Deco swimming pool and sauna at the Reumannplatz housing complex. Luca Locatelli for The New York Times

**Vienna has succeeded** in curbing the craving to own. It has done it by driving down the price of land through rezoning and rent control. In general, the beneficiaries of these land-use policies are less the Gemeindebauten (they stopped building from 2004 to 2015 and now only produce some 500 units a year) and more the limited-profit housing associations, the origins of which preceded Red Vienna and have built 3,000 to 5,000 units a year for the last four decades.

Today limited-profit housing accounts for half the city's social housing. Limited-profit housing associations are restricted to charging rents that reflect costs. Investors — banks, insurance funds — may buy shares of the limited-profit housing associations, generally to help fund initial construction. They are paid a low rate of annual interest on their shares. Any profits beyond that must be reinvested in the construction of new social housing. “It creates a revolving flow of financing for social housing,” said Justin Kadi, a professor in planning and housing at the University of Cambridge. Vienna's main outlay toward housing is now providing low-cost financing for construction — and the government gets that money back.

On a gray Friday, Wilhelm Andel, a tall 84-year-old wearing jeans and a leather jacket, greeted me at the Alt-Erlaa tram stop to show me the limited-profit complex where he had lived for 40 years. Alt-Erlaa is one of the largest limited-profit complexes in Vienna, with 3,181 units in 18 futuristic towers, 23 to 27 stories tall, built between 1973 and 1986. As we approached, I saw that the towers had aged surprisingly well, maybe because greenery is timeless, and vegetation seemed to cascade off the tiered balconies. Willie had chosen a unit on the sixth floor. His rent for a nearly-1,200-square-foot apartment was 824 euros — an amount that would be reasonable for Amarillo, Texas, or Shreveport, La., but out of the question in any of the 50 largest American metro areas.



Eighty percent of all households in Vienna choose to rent. Luca Locatelli for The New York Times

Living in Alt-Erlaa, Willie enjoyed access to seven rooftop swimming pools, seven indoor swimming pools, tennis courts, gyms and acclaimed art. When the rest of the delegation joined us, he led us toward one of his favorite aspects of the buildings: two murals in the lobby of the second building meditating on the role of the news media and labor in society. They were by the Austrian artist Alfred Hrdlicka. “They remind me of Orozco,” said Dorca Reynoso, an employee at Verizon, referring to the political murals of the Mexican painter José Clemente Orozco. Reynoso’s rent in Manhattan doubled in 2014 to \$1,250. When her landlord proposed a 50 percent increase again in 2022, she was unable to pay and ratcheted up her organizing campaign against her landlord. “They’re so beautiful,” she said, gazing at the paintings.

For this very reason, Vienna’s limited-profit and nonprofit units were many of the delegates’ favorites. Art and aesthetics matter. We visited a small nonprofit building, a co-op, that was successfully designed and developed by strangers who responded to a newspaper ad. The top floor had an expansive roof deck, a communal kitchen, a playroom and a sauna. “You mean I could be in the sauna when my kids are in the playroom?” said Julie Colon, a Bronx organizer who told me she gave birth alone while in the shelter system. “This is crazy.” Shanti Singh, a tenant-rights activist from the Bay Area with short, asymmetrically cropped hair, lingered in the sunny library with its tall windows and honey wood walls. “I never want to leave,” she said.

**The spiral of overvaluation in housing**, which makes the housing-haves rich and the have-nots desperately poor, has brought us to a point where only something radical can solve it. The problem with housing in the United States is that it has been locked in as a means of building wealth, and building wealth is irreconcilable with affordability. The housing crisis in the United States is proof. Even in 2017, before the pandemic, around 113 million Americans — some 35 percent of the nation's population — were living with a serious housing problem, such as physically deficient housing, burdensome costs or no housing at all, notes Alex F. Schwartz, an urban-studies professor at the New School.

Calls for a federal social-housing plan in America might sound far-fetched, but make no mistake: The United States government intervenes heavily in the housing market. It's just a two-tiered system, as Gail Radford, the historian, argues. There's generous support for affluent homeowners and deliberately insufficient support for the lowest-income households. In 2017, the United States spent \$155 billion on tax breaks to homeowners and investors in rental housing and mortgage-revenue bonds, more than three times the \$50 billion spent on affordable housing.

That \$50 billion isn't nothing. In fact, in many U.S. cities, public spending per capita on housing and community-development subsidies is higher than in Vienna. But it seems clear that much of this money is misspent, whether through inefficient private-public partnerships like the low-income-housing tax credit; or through distortionary vouchers; or, most dubiously of all, through subsidizing homeowners, the people who need it least. "If you give everyone demand-side subsidies, like vouchers, and there's a supply shortage, it's going to drive up prices," Chris Herbert, the managing director of Harvard's Joint Center for Housing Studies, told me. It costs the state more, and landlords often wind up pocketing the profits.

Though the Gemeindebauten represented a large initial government outlay, Vienna's social housing is now self-sustaining. Guess how much of the residents' salary goes toward the program. One percent. Social housing drives down rents in the private market by as much as 5 percent. Vouchers may appear cheaper in the short term, but directly financing well-regulated public and limited-profit construction is the only way to mitigate speculation and hedge against ever-increasing housing costs. In 2020, New York and California spent \$377 and \$248 per capita, respectively, in housing development, while Vienna spent just \$124 — and approximately half of Vienna's spending is on low-interest financing that will be repaid and then re-lent.



In Vienna, 43 percent of all housing is insulated from the market, meaning the rental prices reflect costs or rates set by law. Luca Locatelli for The New York Times

Social-housing programs have existed in America before, and they exist in America to this day. Local social-housing programs, many of them inspired by Vienna, are underway in Montgomery County, Md.; Seattle; and California. And they have a long legacy in New York, which built 66,000 affordable apartments and 69,000 limited-profit co-op apartment units from 1955 to 1981 under the Limited-Profit Housing Companies Law, also known as Mitchell-Lama, after the two legislators who introduced it. In combination with public housing, Mitchell-Lama units are a main reason economic diversity remains in the Lower East Side, Williamsburg and Chinatown.

Housing expense has been a staggering burden for so many of us, for so long, that it's hard to even contemplate what it would mean to have it recede in our minds. When I spoke to Peter Pilz, the politician who took over his grandmother's unit in Goethehof, I asked him, as I asked every Viennese tenant of social housing, what he did with all the money he saved thanks to his cheap rent. "I haven't invested a single penny in the stock market," he told me. "I would consider it an enormous waste of time to sit in front of my computer and study what the stock market is doing. I prefer to use my time writing, editing an online newspaper supporting interesting initiatives and having fun."

Pilz was staying in Tuscany when we spoke, and he had spent the day bicycling. He stopped in Pienza to admire the small purple cathedral and sample the famous pecorino. Then he cycled on to Montalcino, where he sipped some Brunello, before returning to Bagno Vignoni to go swimming. “That’s my hard life,” he told me. “If people don’t have to struggle all day long to survive — if your life is made safe, at least in social conditions — you can use your energy for much more important things.”

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Video at the top from Luca Locatelli

**Francesca Mari** is a contributing writer for the magazine and an assistant professor of the practice in the literary-arts department at Brown University. She writes about all aspects of housing. **Luca Locatelli** is a photographer whose work focuses on environmental images and solutions to the climate crisis. He has been working on “The Circular Economy,” an immersive project premiering in September at the Gallerie d’Italia museum of Turin, Italy.

*A correction was made on May 26, 2023: An earlier version of this article misstated the year the euro was introduced in Austria. It was 2002, not 1999.*

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When we learn of a mistake, we acknowledge it with a correction. If you spot an error, please let us know at [nytnews@nytimes.com](mailto:nytnews@nytimes.com). [Learn more](#)

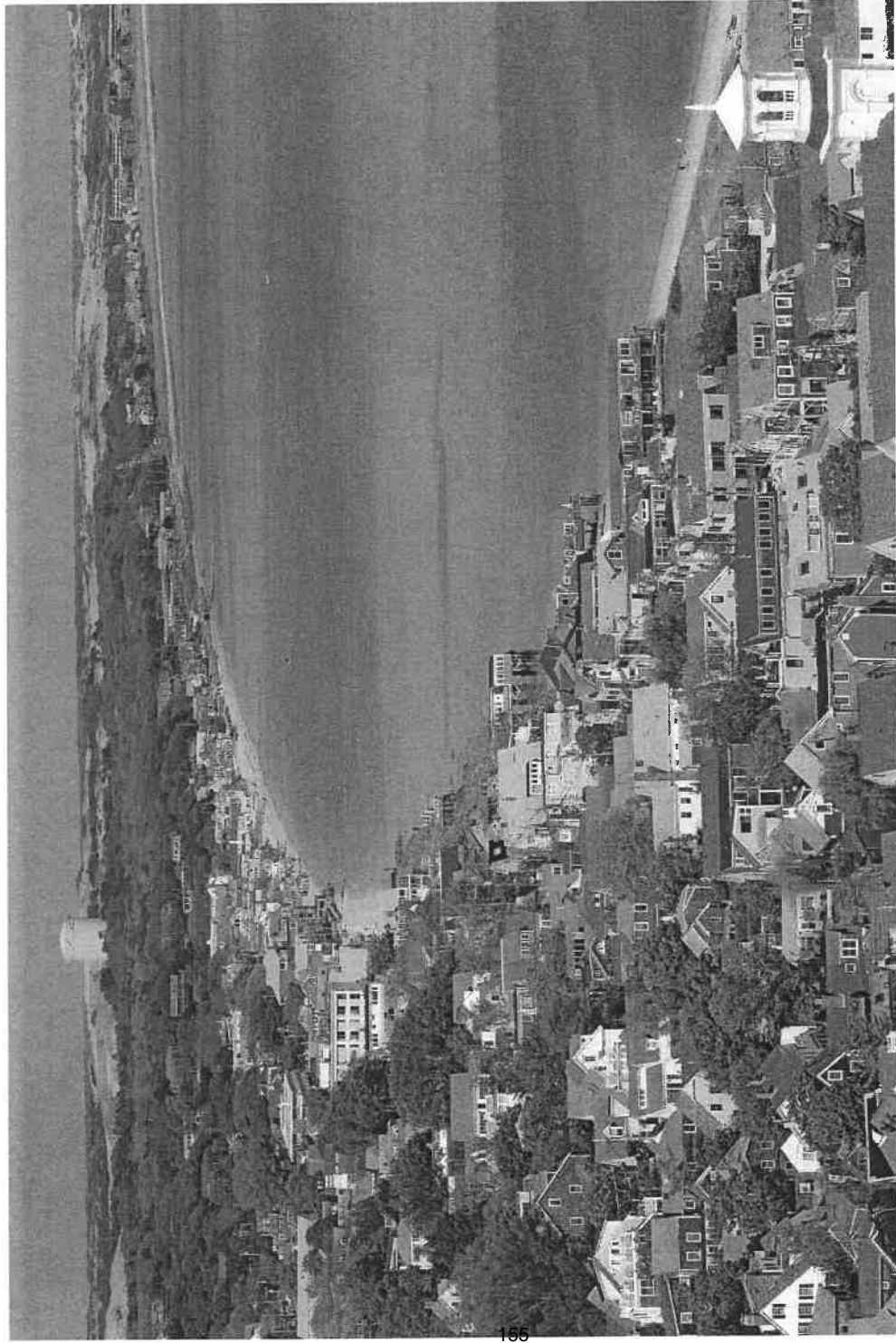
A version of this article appears in print on , Page 28 of the Sunday Magazine with the headline: The Renters’ Utopia

ACROSS THE COUNTRY



## *In Provincetown, Mass., a Matchmaker Helps the Desperate Find Housing*

A mix of extreme conditions has made the remote Cape Cod town's housing market one of the most harrowing in New England.



Provincetown, Mass., long a summer destination for artists, gay and lesbian vacationers, and free spirits, is remote and compact, 116 miles from Boston by car. Sophie Park for The New York Times

### WHY WE'RE HERE

**We're exploring how America defines itself one place at a time. In this coastal New England town, a booming summer economy has local renters fearful of being priced out.**

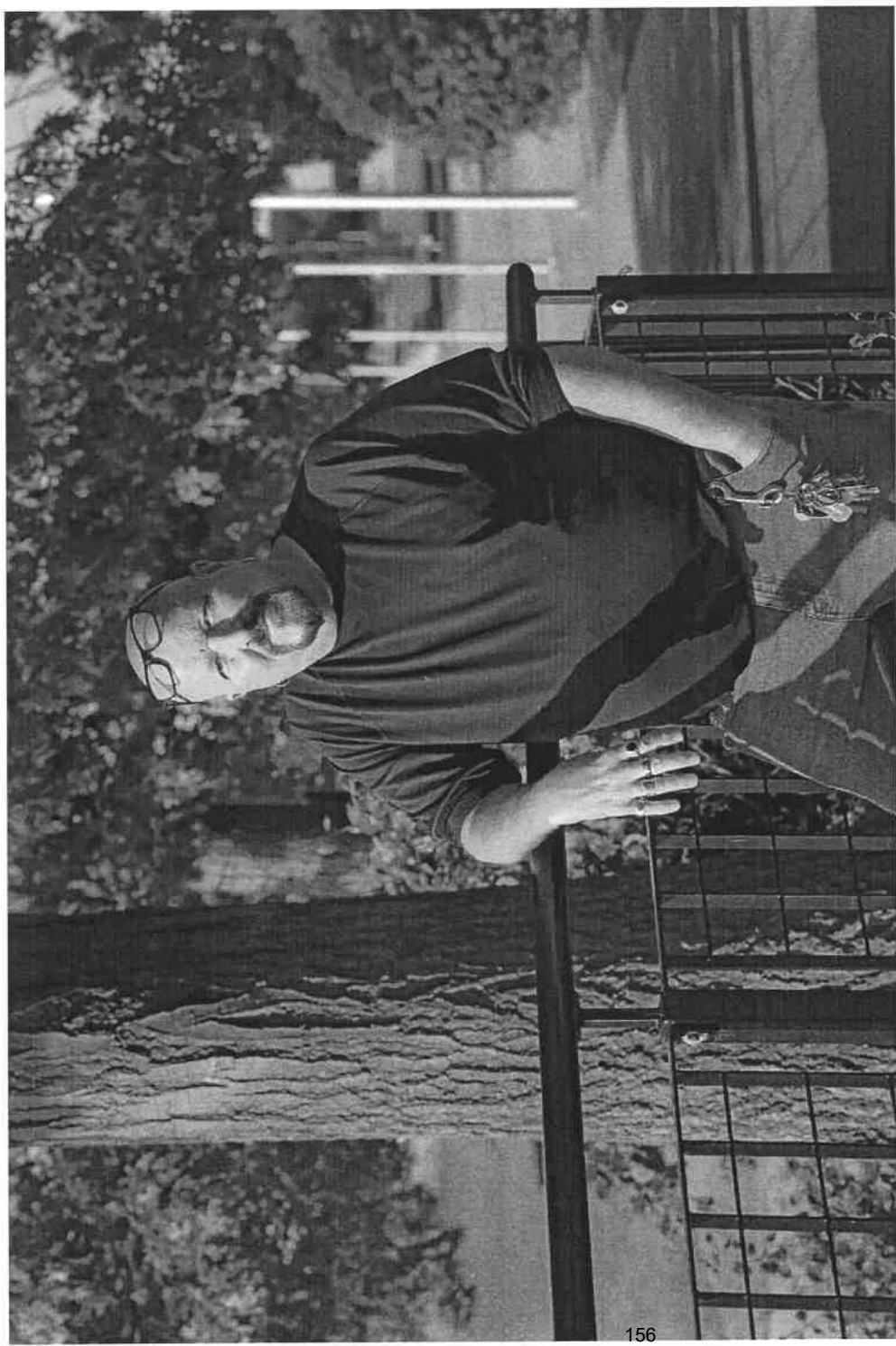
**By Jenna Russell** Photographs by Sophie Park  
Reporting from Provincetown, Mass.

May 28, 2023

As soon as he saw the post on Facebook, from a young woman seeking summer housing for her boyfriend, Dan McKeon knew what was going to happen.

Mr. McKeon is an unofficial “housing matchmaker” in Provincetown, at the far edge of Cape Cod, where a mix of extreme conditions — limited stock, enormous summertime demand, heavy reliance on an influx of seasonal workers — creates one of the most harrowing housing markets in New England.

In his much-consulted Facebook group, people seeking housing post smiling selfies and plaintive appeals for help; far less frequently, Mr. McKeon and others share available rentals. Both online and as a fixture on the local social circuit, Mr. McKeon urges the town’s homeowners to open unused rooms to desperate newcomers, shares insider search tips and strives to ensure that every rental-seeker, year-round or not, feels welcome.



Dan McKeon is an unofficial “housing matchmaker” in Provincetown. Cindy Schultz for The New York Times

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"I had the best time ever! The queens were hilarious and the food was delicious! I highly recommend for everyone!"

"A must-do when in Provincetown! I go almost every weekend and I have the best time! I really like that one queen Abby Cummings!!"

A Stop & Shop grocery store community board advertises an available house in a neighboring town.



In Provincetown, the median sales price of a single-family home was \$1.9 million last month, the number of Airbnbs has surged, and apartment vacancies are essentially nonexistent.

On this April day, however, the woman's post, in search of a room for \$700 per month, had unleashed a mocking backlash among some of the group's 2,400 members, just as Mr. McKeon had anticipated. "Quite clearly no one has told you it's impossible," read one response, "but \$700/month is a late 1990s rent."

In a housing market as unhinged as Provincetown's — where the median sales price of a single-family home was \$1.9 million last month, the number of Airbnbs has surged and apartment vacancies are essentially nonexistent — the sharp-edged commentary reflects the frustration of local renters who live in constant fear of being priced out.

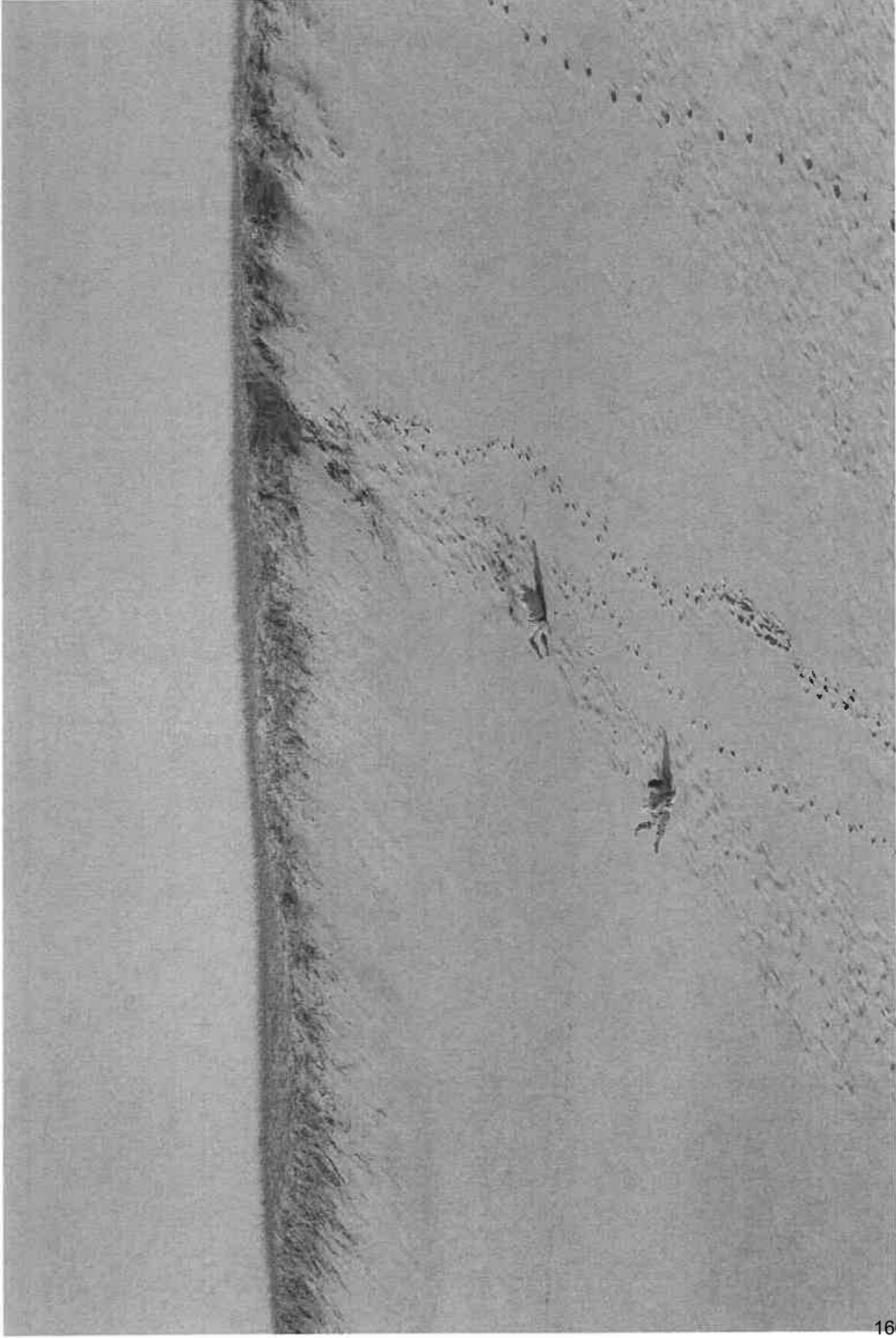
"No one is immune," said Mr. McKeon, 68, who fell in love with Provincetown on a family day trip when he was 15 and retired there in 2009. "It doesn't matter if you have money, if you've been here a long time — if you rent, you are subject to go through this."

A renter himself, he knows the cycle of upheaval firsthand. Forced to move three times so far, he is dreading a fourth relocation, from a house he loves, next year, when his landlord plans to reclaim it as her full-time home.





Employees of Pilgrim Monument and Provincetown Museum look out at the Provincetown Marina.



There are miles of steep and sprawling sand dunes at Cape Cod National Seashore.





A clothing store in Provincetown. The local economy relies heavily on seasonal workers.

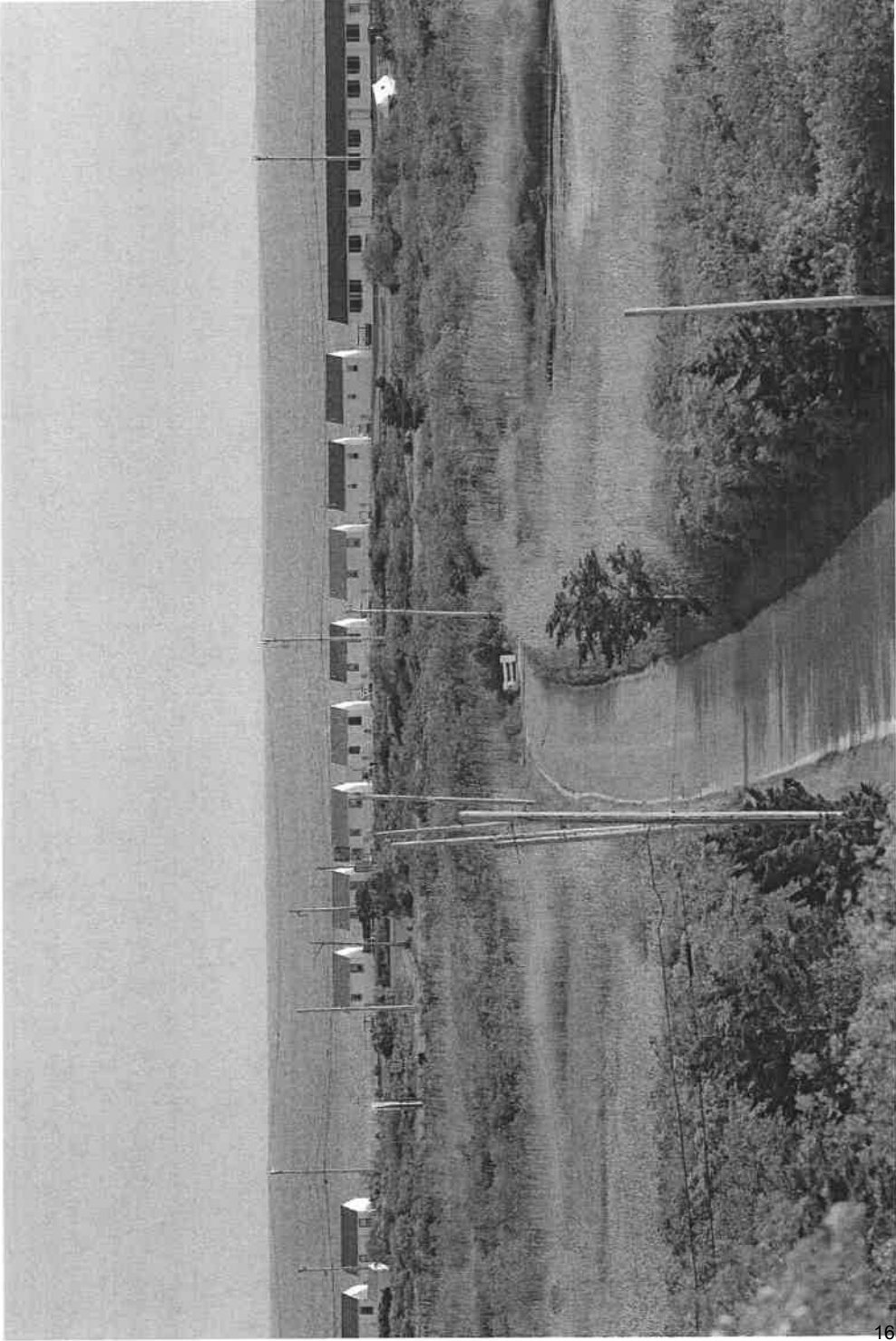
Mr. McKeon, who volunteers his time as an unpaid housing guru, and also works as a photographer in town, said he was driven to help others because he knows what it is to dream of living in Provincetown. He is also driven to preserve civility — even in the online trenches — lest the welcoming vibes that define his adopted hometown crumble in the chaos of a housing Armageddon. After the scornful reaction to the \$700 room request, he messaged the woman to offer his support and sternly reminded the group to be kind.

“This is not Oprah, or Dr. Phil,” he said in an interview. “This is my housing page.”

Long a destination for artists, gay and lesbian vacationers, and free spirits drawn to the outermost reaches, the town is remote and compact, 116 miles from Boston by car and half as far by ferry. Its gray-shingled houses and white picket fences sit surrounded on three sides by water and miles of steep and sprawling sand dunes, part of the Cape Cod National Seashore.

Windswept and quiet in the winter, when just 3,600 year-round residents remain, the town packs in 60,000 people at the height of summer, its beaches, bars and brick sidewalks teeming with a vibrant mix of wealthy summer people, L.G.B.T.Q. travelers, year-rounders and international students who arrive each spring with short-term J1 visas to work in hotels, galleries and restaurants.





Provincetown has become as unattainable as it is appealing, its rental housing almost mythically elusive.



Georgi Musev, left, and Iliana Ivanova are both working in Provincetown. Mr. Musev found a house through a friend, where he sleeps in a bunk bed. Ms. Ivanova is temporarily sharing a bed with a roommate she met on her first night in town.

There is no place like it, its siren song irresistible to many who hear it. Yet Provincetown has become as unattainable as it is appealing, its rental housing almost mythically elusive.

The pleas on Mr. McKeon's Facebook page chart an emotional collision of dreams and deflating realities. In the frantic run-up to the tourist season that kicks off on Memorial Day weekend, they came from a doctor moving to town for a new job, two Bulgarian students who "love cleanliness and hate mess" and a mother in Utah seeking a safe place to raise her transgender daughter.

Longtime residents are not exempt. Francine Kraniotakis, who manages her family's downtown business, George's Pizza, posted her own entreaty in the Facebook group in April. In March, she said, her landlord gave her until June to vacate the apartment she has rented for nine years, close to the restaurant and to her aging parents and to her aging parents who live above it.

"My stress level is like a 20," she said in early May on the breezy patio behind the pizza place, where her father, George Kraniotakis, an immigrant from Greece, tends a canopy of trellised grapevines every summer.



Francine Kraniotakis, left, speaking about her housing search, said, "My stress level is like a 20." She wants to live close to her parents and the family business. Her father, George Kraniotakis, right, lives above the pizza place where they work.





Ms. Kraniotakis said her landlord gave her until June to vacate the apartment she has rented for nine years.



Ms. Kraiotakis touring a house for sale in the nearby town of Truro.

She had asked her landlord for more time, offered to pay more rent and tracked down a dozen housing leads, but she had not found an affordable place she liked that was close enough to work, where she is needed at all hours to troubleshoot frequent staffing shortages.

Painfully aware of their housing predicament — and the pressing questions it raises about Provincetown's future — local leaders have stepped up their efforts to address it. The town is building 65 year-round rental units on the former site of a VFW hall, its housing director, Michelle Jarusiewicz, said, while a private developer has plans to create 100 units of dorm-style accommodations for seasonal workers, who are desperately needed by employers.

### Tell Us About Where You Live

We're exploring the U.S. one place at a time. What's a distinct place, activity or tradition that defines your corner of the world? \*

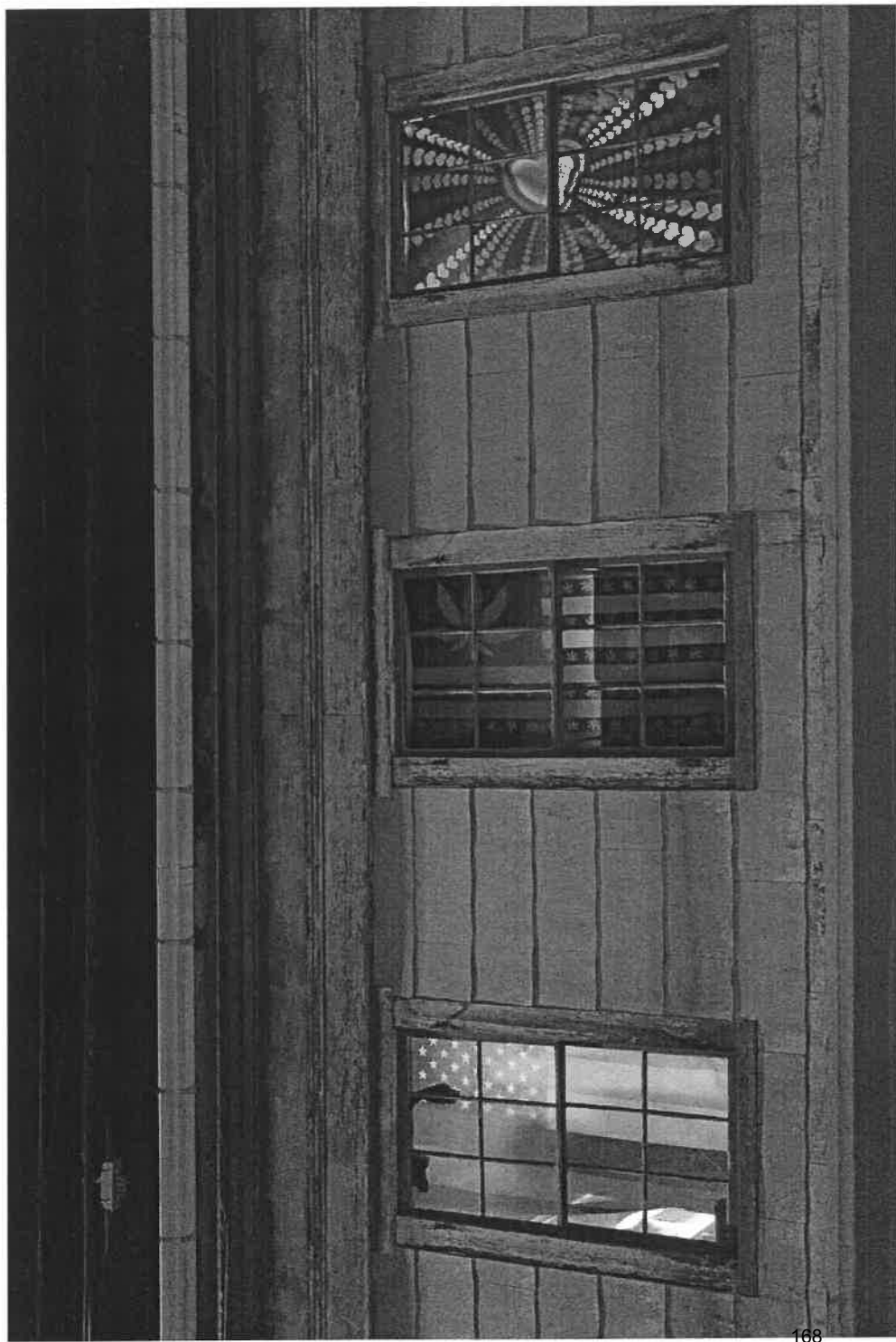
Tell us about something that's unique to your corner of America, whether it's a special slice of history or the beloved neighborhood restaurant that feels like home.

0 words

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As they strain to find workers, some businesses have been forced to cut back hours. Others offer on-site housing for free or minimal rent, or rent rooms for employees in area motels — not all of them in good condition, locals said. The Cape Cod Chamber of Commerce recently hired a housing coordinator to help student workers from overseas find host families or other accommodations for the season.

Kristin Hatch, executive director of the Provincetown Housing Authority, said she regularly receives calls about housing emergencies, including people living in cars or in the woods. Many are former housekeepers, wait staff and other service workers.



Rainbow flags hang in a building on Commercial Street.





Kristin Hatch, executive director of the Provincetown Housing Authority, said she regularly receives calls about housing emergencies.



A hallway outside several subsidized units at the Provincetown Housing Authority.

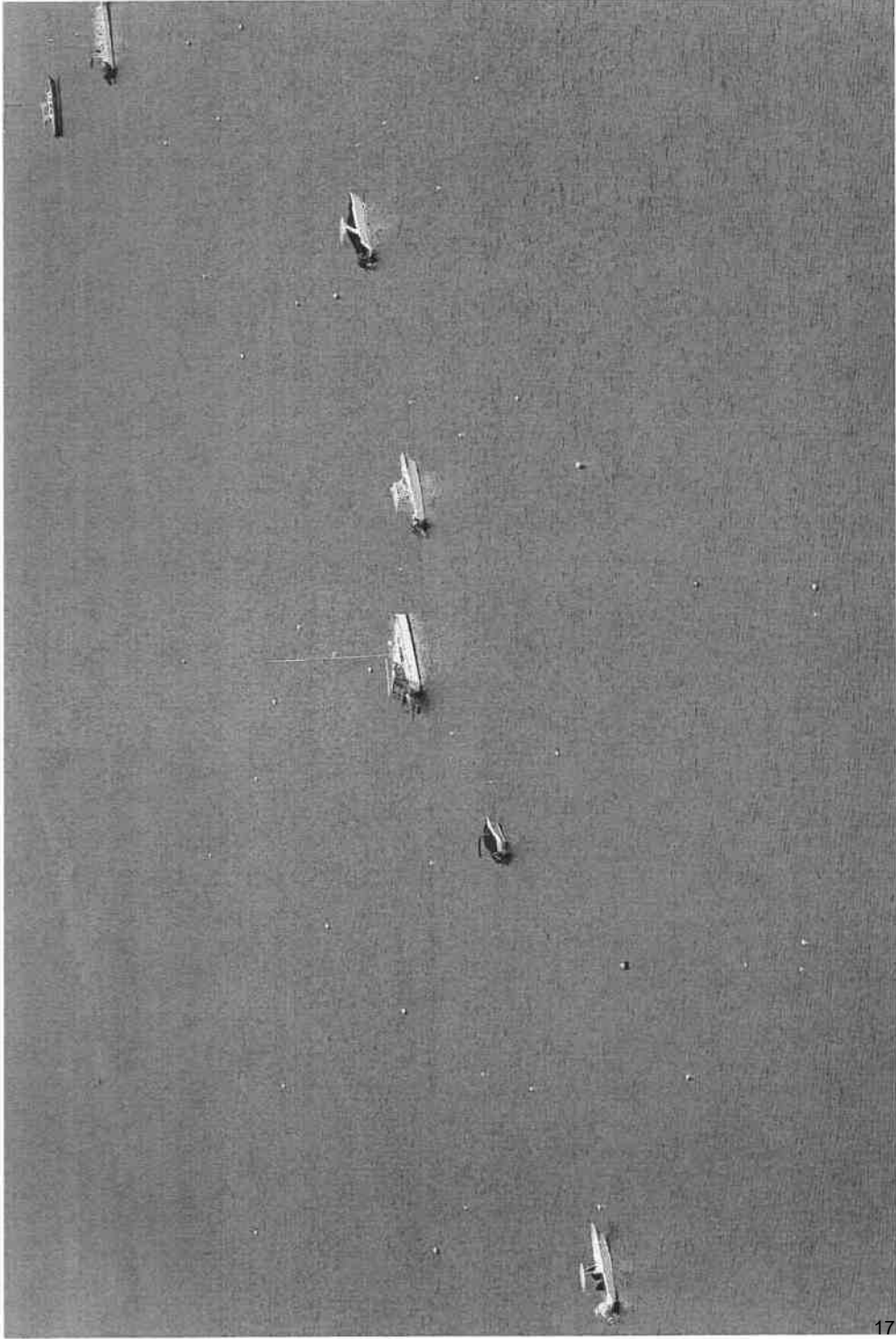
“We’re hitting a wall,” she said. “Who’s going to save these people in a small town like this?”

Mr. McKeon, who spent decades working in patient care at a New York psychiatric hospital, is not the only matchmaker in town. There is another Facebook page also devoted to housing, and other scouts, like Arlene Weston, a local housing commissioner who helped place student workers in a vacant church rectory last summer.

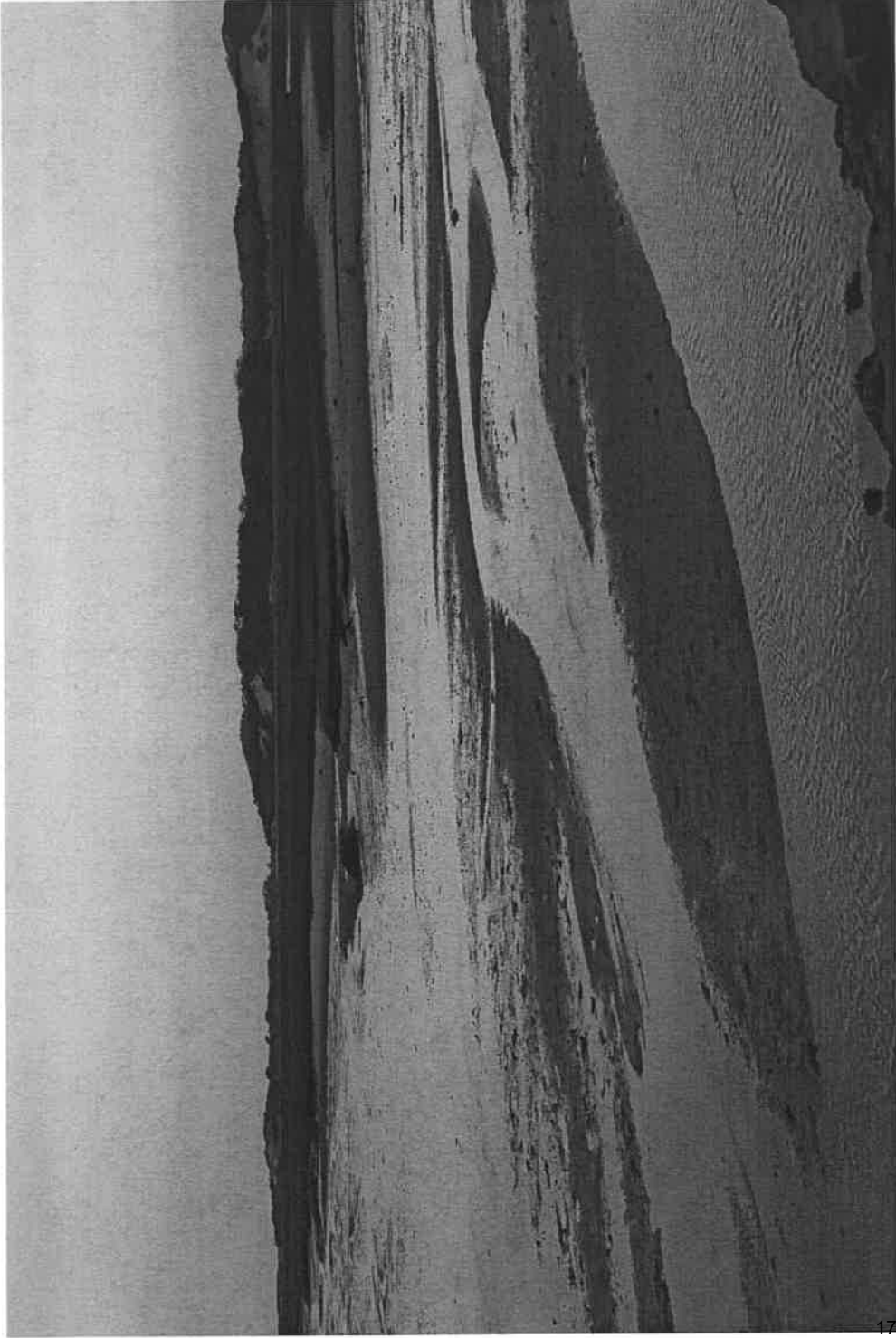
Adding to their challenge, Mr. McKeon said, are the fake rental listings, posted by scammers, that must be rooted out. In retaliation for exposing them, he said, fraudsters have harassed him on his social media accounts and cellphone, calls he answers with a cheerful, “Provincetown Police Department!”

He said he has found room rentals for only about a dozen people this spring, in the toughest market he has ever seen.

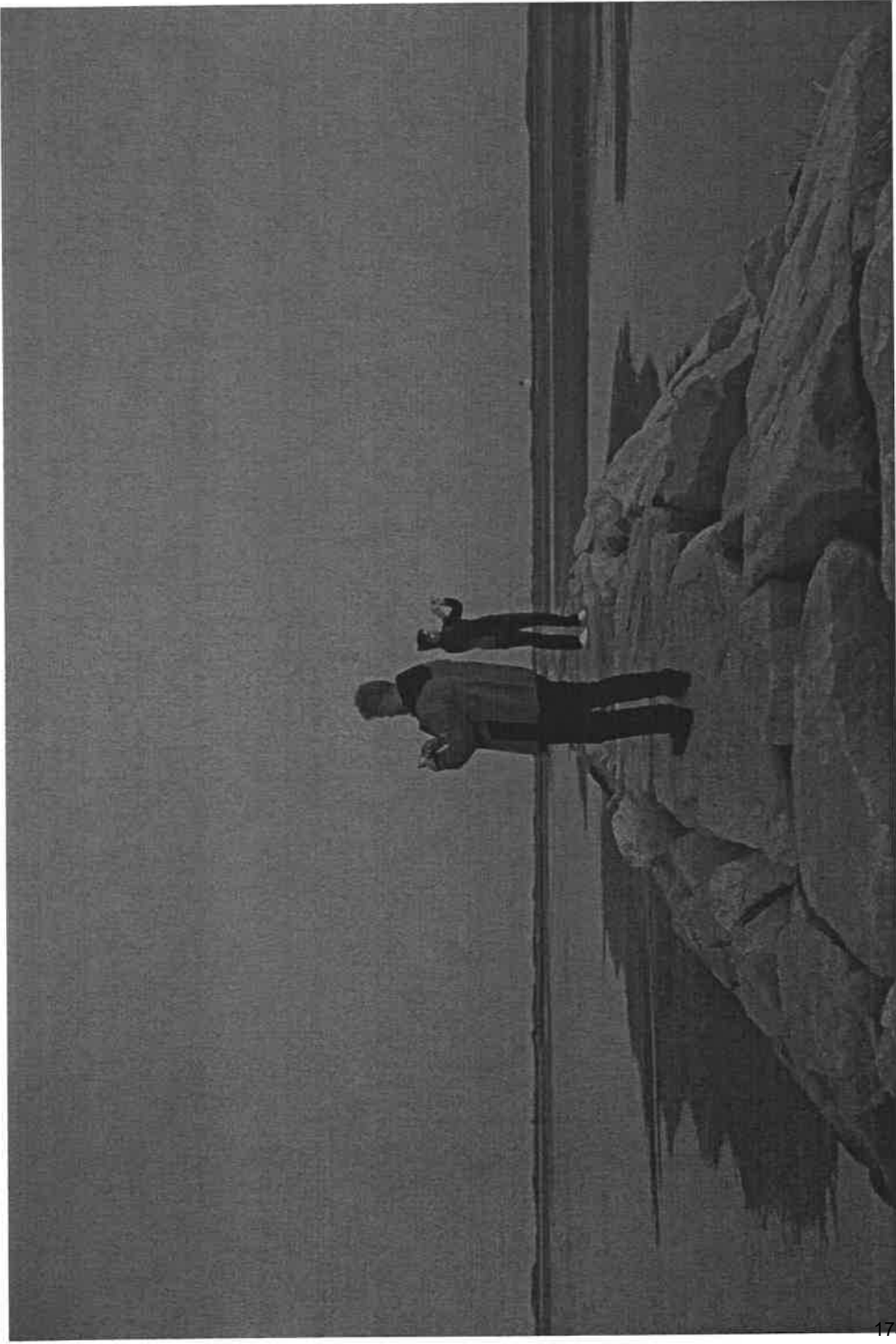
Nigel Revenge, a local actor, was among those squeezed out, after his landlord of three years decided to convert his apartment into a weekly rental. Months of searching got him nowhere, and Mr. Revenge left Provincetown at the end of April to stay with family elsewhere on Cape Cod.



Boats in the Provincetown Marina. Sophie Park for The New York Times



The salt marshes in town. Sophie Park for The New York Times



Provincetown, which has about 3,600 year-round residents, packs in about 60,000 people at the height of summer.

Within days, he said, a driver called him an anti-gay slur as he rode his bicycle to work. “I’m not in Oz anymore,” Mr. Revenge said. Henry Merges, 20, a Brown University sophomore, was so eager to accept a summer internship at the Provincetown Art Association, he briefly considered living in a borrowed camper. Ultimately, though, he turned down the opportunity for lack of housing, moved in with his parents in upstate New York and resumed his job search.

“It was pretty heartbreaking,” he said, “but it felt like a battle not worth fighting.”

As summer neared and the rental frenzy escalated, outrage bubbled up again on Facebook, this time in response to a post about “two freestanding cottages,” 800 and 850 square feet.

“SUMMER SEASONAL RENTAL!” it began.

The cost for four months: \$34,000 per unit.

Jenna Russell is The Times’s New England bureau chief, based in Boston. @jrusstimes

A version of this article appears in print on , Section A, Page 11 of the New York edition with the headline: In Provincetown, a Matchmaker Whose Prize Catch Is a Home

# 19. Draft Minutes

## May 11, 2023

## **Brewster Housing Trust**

### **May 11, 2023, 5:00pm Meeting**

**Housing Trust Members Present:** Donna Kalinick, Tim Hackert, Vanessa Greene, Ned Chatelain (left early), Paul Ruchinskas, Maggie Spade-Aguilar

**Others Present:** Jill Scalise, Housing Coordinator; Robert Tobias, Finance Committee Liaison

1. **Call to Order:** Chair Hackert called the meeting to order at 5:00pm, read the required notice, and declared a quorum.
2. **Citizen's Forum:** None
3. **Millstone Affordable Housing Property update:** Jill Scalise informed the Trust that the Zoning Board of Appeals (ZBA) met on May 9 and received revised plans that were based on input throughout the process. The ZBA closed the public hearing and will be reviewing the draft decision at their next meeting on June 13<sup>th</sup>.
4. **212 Yankee Drive project update, discussion, and vote to expend funds on septic repairs:** Ms. Kalinick said that since our last Trust meeting, the septic work was completed and inspected by the Health Department. We did find out that the boiler does need to be replaced. We hope to get the Invitation for Bid (IFB) out in the next 3 to 4 weeks. A breakdown of expenses was included in the Trust packet. Donna & Jill need to meet with legal counsel and go over the expenses and what is CPC eligible. There is a gap between what we authorized for expenditure and what is estimated for expenses because the back taxes are included in the sheet, but they will be paid out of the proceeds of the re-sale. Once we have a firm number for the construction, that will come back to the Trust for authorization and will be added to the spreadsheet. Public Works will come back to finish the landscaping. Ms. Spade-Aguilar asked for clarification on the items that need to go back to legal counsel. Mr. Hackert asked if it would be completed by Labor Day. Ms. Kalinick said while the work is straightforward and the house is open to the studs, we still have to contract, order materials and complete the work. Ms. Scalise added that nothing has moved quickly, and it is more realistic that by the end of 2023, it will be complete, particularly with the 60 days fair market lottery and then, the closing.
5. **Update on Status of Housing Trust Priority Initiatives for FY2022-FY2023-**Jill Scalise said she thought it might be good to revisit what the Housing Trust priorities currently are and then after the summer, the Trust would work on the FY23/FY24 goals. The current priority initiatives were approved in January. Ms. Scalise noted that a page was missing in the packet and in the Trust application. The first initiative was to develop community housing by building, working on the Millstone Road property. Ms. Scalise color coded the initiatives and cross referenced them to the updated Housing Production Plan.

Millstone is moving forward and in the comprehensive permit phase. The second initiative was to look at housing at the Cape Cod Sea Camps properties. We have a trust member and liaison for both committees, get regular updates and the community engagement process is beginning with a forum on May 20<sup>th</sup>. Continuing on developing affordable housing without building, was to revisit the ADU bylaw. Staff has met with ADU resources, met internally and the Planning Board has started the process of review of the ADU bylaw for updates. Also, the COA is interested in holding an ADU information session in the fall. Ms. Spade-Aguilar asked what the Planning Board will be looking at to make the process easier. Ms. Scalise said they have only had one meeting; there will be more information at the next Trust meeting. Mr. Ruchinskaskas asked what the timeline is; Ms. Scalise said fall town meeting. Ms. Greene asked if the same group who worked on the model bylaw template is providing an update. Ms. Scalise said they are not, but now there are ADU resource centers to assist residents. Next initiative was to evaluate the effectiveness of the rental assistance program and revisit the prospect of rent to own properties. We have updated the rental assistance program to up to 120% of fair market and will be discussing the program further today. We have not identified properties for rent to own, but the CCSC might be an option. Evaluate the effectiveness and reach of the CDBG rehabilitation program. Today, the program held an interim public hearing. The program is doing well. About 63% of the funds have been encumbered for child care vouchers and the housing rehab. is going well. The Town has committed to being the lead community for the next grant year. Ms. Scalise noted that this is an extremely rewarding program that benefits residents. Mr. Ruchinskaskas asked when the current grant year ends. Ms. Kalinick said September of this year and they expect to hear about the new grant in July which is more money and runs 1.5 years. Ms. Kalinick agreed that she enjoys working on the CDBG program and being the lead community has not been overburdensome. Ms. Scalise thanked the finance and administration team for their work and willingness to continue with the program. #4, continue to work on the SHI units that are in distress. We continue to work on Yankee Drive, Sean Circle and Belmont Park. We are working with DHCD, but the process is very long and complicated. For example, for Belmont, the Town is not on the deed rider and enforcement of the deed rider lies with DHCD. The Town did take the step of taxing the property at the full rate because it was out of compliance by not being owner occupied. Mr. Hackert asked if this might be a house that we need to buy back into the SHI. Ms. Scalise said the deed restriction is still in place, it is just out of compliance, but it is a situation where the Trust might want to make an offer to buy once we have completed the work on Yankee and settled Sean Circle. #5, work with the CPC to determine the future of the buy down program. That meeting and decision has been made and we will be putting in a funding application. #6 create Trust program guidelines and rules; the Trust created guidelines in September and entities can now come before the Trust to ask for funding. #7, support and participate in the Local Comprehensive Process (LCP), including review of zoning; the Trust did this, and the LCP is being worked on again to be brought to the Fall town meeting. Moving to Education, hold at least annual forums, Select Board updates and post regular information on the website. A forum was held in October and regular updates are provided. Also, hold regular joint meetings with other committees. We did



that with the CPC, and we are looking at a joint meeting with multiple committees involved in July about the exploration of Local Preference. This ties into the next initiative to engage in community education forums. Advocate and collaborate includes for funding strategy from CPC, short term rental revenue, free cash, budget allocations and CBDG funds which is ongoing. Create a 5 year Trust Finance Plan which was completed. Advocate for a more flexible CPA funding formula, that was accepted at spring town meeting. Support the LCP process and collaborate and work with other towns and regional entities is ongoing. Engage and communicate to allow residents to provide input which is done at every Trust meeting plus during the Millstone process. Create a DEI work group- this has not been done yet. Mr. Ruchinkas asked about the timing for the FY23/FY24 initiatives. Chair Hackert said probably in July. Ms. Scalise said the strategies for the updated HPP are in the packet and should be considered in creating new initiatives.

6. **Discussion of BAHT oversight of Buydown Program and possible vote on proposed terms-** Chair Hackert said at the last meeting we did not have on the agenda to vote so we will vote on the parameters tonight. Ms. Spade-Aguilar asked about the wording on 80% AMI- she asked if that could be changed to up to 80% AMI. Also, regarding the re-sales, the same change should be made, up to 70% AMI. Ms. Scalise said that line is very specific to the pricing. "Set to" was the proposed change. Mr. Ruchinkas asked if we have to go to the Select Board for any award/expenditure over 50K, like the work at 212 Yankee. Ms. Kalinick said that we will have to go to the Select Board when the responses to the IFB come in. Mr. Ruchinkas suggested that we may want to revisit the \$50K limit which would be a change in the bylaw. Ms. Greene asked about the first-time homebuyer language and what the exceptions are. Ms. Scalise said there is a very specific definition of first time home buyer, but one exception is anyone over 55 or a displaced homemaker or someone who has not owned a home in 3 years. There were (3) clarifications to the terms. Ms. Kalinick moved to approve the buy down program terms with the three changes discussed, Ms. Spade Aguilar second. The Trust vote was unanimous, 5 to 0.
  
7. **Discussion of annual funding request to CPC for site acquisition for affordable housing and possible vote:** Mr. Ruchinkas said he went back to the CPC and reported on the trust discussion. Mr. Ruchinkas said he has been thinking about it and reviewed the HPP strategy about looking at town-owned land. He asked about the DHCD next funding round and how that relates to POAH/HAC. Ms. Kalinick said that her understanding is that POAH/HAC will start the funding process once the comprehensive permit phase is complete and intends to put a funding application into CPC for the fall town meeting and apply to the BAHT in tandem. There will be at least one more ZBA meeting to review the draft decision, possibly two and then the appeal period if the comp. permit is approved. Chair Hackert said he spoke with Brewster Conservation Trust, and he had a general discussion with them, but there were no concrete properties discussed. At the last meeting, Maggie suggested we hire someone to assist with looking at the town and other available property. Chair Hackert said there are two decision points-when we ask

the CPC for development money and if we hire a consultant to assist with looking at land. Chair Hackert is in favor of waiting to ask for development money until after our priority project, Millstone, has completed the funding phase. Mr. Ruchinskas agrees but stated he would advocate strongly for this to be in our work plan for FY24. Mr. Ruchinskas said there is plenty of land still around the police station, but we need to look at the specific encumbrances around that property. There was consensus to wait on asking for development money and there will be discussion of looking at hiring a consultant in July.

8. **Discussion and possible vote on Rental Assistance Program: Continuation, program terms and Request for Quotes (RFQ)**- Ms. Scalise provided a memo with background. The rental assistance program had been a 2020 Trust priority and there was a task group. There was also a local group that looked at rental assistance during the pandemic. The BAHT established the rental assistance program with a covid emergency component in 2022. The program is funded with CPC funds, \$225,000 total has been allocated through town meeting. There is a fact sheet in the packet with suggested updates if the BAHT wants to continue. The BAHT put out an RFQ for administration and HAC was chosen. There are currently 7 participants in the program; we have seen an increase in participation since the decrease in federal and state funding. Jill shared a quote from HAC about the impact of the program on residents, stressing that the ongoing stipend is key. Since July 2020, 77 Brewster households have received 381,000 in other funding assistance, like RAFT; \$36,000 has been encumbered through the local rental assistance program. The maximum stipend is \$500 per month with a \$25.00 monthly administration fee. With the current funding rate, the cost for 10 households would be \$63,000 per year or \$189,000 for 3 years with administrative costs to be determined with a new RFQ. Maggie asked if we have seen an increase in participation since we increased the AMI. Ms. Scalise said we did not increase the AMI; we increased the fair market rent to 120%. We are still waiting for the new 2023 HUD rates. It has enabled a few more households to access the program. Four out of the five households are seniors, all are receiving the maximum benefit, all are at or below 60% AMI and none of the households have children under 18. Ms. Kalinick asked how far over 10 households can we go before we start to worry about funding. She would like to consider letting more than 10 households in due to the loss of federal and state funding. She would like to go to 15, but understands you have to have the money to fund for 3 years. Ms. Scalise said people are approved for one year of funding then are re-evaluated; having the funding for 2 years is important. It would be \$94,500 a year for 15 households. We currently have \$150,000 in the program after the \$36,000 encumbered. Ms. Kalinick said she would like to advocate for going to 15, but we will have to keep an eye on it and apply for more funding sooner than later. Maggie said she is in favor but worries about a requirement to the landlord to not raise the rent more than the normal cost of living. Chair Hackert said we are not trying to implement rent control but assist people within the existing housing stock. Ms. Spade-Aguilar said she understands that we are not talking about a rent control policy, but not encouraging landlords to increase rent based on a stipend being in place. Ms. Scalise said there has not been anyone who

has completed a full year yet. That evaluation will take place this summer and then we may have a decision point. Mr. Ruchinskas understands Maggie's concerns, but we should be consistent with state program guidelines. Mr. Ruchinskas wondered if we would need to extend beyond the three years and worries that people would lose their housing because of lack of funds after the 3 years. Ms. Scalise explained that there is about a 3 year wait for mobile vouchers now and HAC is working to get people who are receiving rental assistance on the waitlist for mobile vouchers. It is a discussion point for the Trust if this does not work. It was decided that the Trust should approve the guidelines and the continuation of the program, but we can revisit these issues after the year is up. Ms. Kalinick explained that the last RFQ was a one-year contract with the option for a two-year renewal. She would like to do a 3-year contract, funding is only certified for one year. We would include the fact sheet in the RFQ with the language that the trust may update the guidelines. The Trust will need to monitor the program. HAC has provided good information. Ms. Scalise said in the fact sheet and guidelines, we have removed the covid pandemic component. She will also update the documents to reflect up to 15 households with discussion with the Trust if that limit is reached. The outcomes and metrics have been updated to remove the pandemic component as well. Mr. Ruchinskas asked if the \$500 has been sufficient. Ms. Scalise said there was one household that was declined because \$500 was not enough, but \$600 or \$700 would not have been enough. The administrator will bring trends that they see to the Trust for discussion. HAC has been very resourceful in assisting people. Mr. Ruchinskas moved to approve the Rental Assistance for 3 years, serving up to 15 families and to issue an RFQ for a 3-year contract, Ms. Spade Aguilar second. The Trust vote was unanimous, 5 to 0.

**9. Housing Coordinator update:** Ms. Scalise started with the ribbon cutting celebration for Brewster Woods that took place earlier in the week and was a celebration of the many organizations and people who helped make Brewster woods happen. There are two beautiful buildings with solar and a CCRTA bus stop. It was great to see families walking around with kids and bikes and chairs on the front porch of the neighborhood. One of the residents who spoke is a senior from Brewster who works in the permit office and was able to remain in town. Habitat is waiting for their market plan to be approved then they will start the marketing for the 2 new homes on Phoebe Way. Ms. Scalise shared a letter from a young woman who received buy down funds and thanked the housing program for helping her buy her own home- she grew up in Brewster and is thrilled to be returning. All of the CPC housing related articles passed at town meeting and \$500,000 of short-term rental revenue was approved to be transferred to the Trust. Mr. Ruchinskas said he appreciates the CDBG reports, but can they provide the breakdown of childcare vouchers per town. Mr. Ruchinskas said he was surprised that there were still 30 market rate units available at Serenity. Ms. Scalise and Ms. Kalinick met with the onsite manager recently to discuss the property. Serenity did increase the market rent rates in phase two and we did express our concern about that at the time.

**10. Information and possible discussion on Year-Round Deed Restrictions-** Chair Hackert included an article from the Chronicle about the Chatham Select Board submitting a

letter of support for the legislation. We will have further discussion with the Select Board about this. Ms. Scalise said that CDP is doing a feasibility study for a year round deed program and Jill and Jon Idman provided input into the scope.

11. **Cape Cod Sea Camps updates:** Chair Hackert said there will be a community forum on May 20<sup>th</sup> on site. Ms. Kalinick said registration is open and all the information is posted on the Sea Camps project page on the website. There will be two sessions, childcare and rides available. All of the discovery material and an overview video is posted for people to watch prior to attending. Chair Hackert said at the last Pond meeting, BCT presented a water quality report related to the pond and MA Audubon presented on potential programming. The Forum will be very interactive. The Bay property will be open that day from 9 to 4 for people to walk around. Maggie was not at the last meeting, but the YMCA did present their potential program on the Bay property. Ms. Kalinick said she wants to make it clear that this will be one of the areas that we will ask residents to weigh in on whether they are supportive of this or other partnerships. Ms. Kalinick said the pool will be open to residents on June 26<sup>th</sup> and they originally thought they would have another entity, like the Y run the pool, but it ended up that the Town is running the pool program and was able to get enough lifeguards. There are a lot of details that have to be worked out as you open more programming on the property and more staff required to have the property open. Maggie said there are also events happening on the Bay such as the dance movement event on Saturday, sponsored by the Cultural Council.
12. **Status of Housing Trust appointments:** Ms. Greene, Ms. Hillis-Dineen and Mr. Ruchinskas are all up at the end of June. Ms. Hillis-Dineen will not be continuing. The Planning Board will have to vote on a new member. BHP and CPC will have to vote on their members and then it will go to the Select Board for their appointment process.
13. **For Your Information:** Chair Hackert included a superman article where he is supporting housing and an article from the Chronicle about employers buying housing for their employees that will be in the next packet. Chair Hackert thanked Paul for speaking at town meeting. Ms. Scalise said there is a Housing Survey that the Commission has going on right now and encouraged folks to take it. The COA is having a health and wellness fair on Friday and the housing program will have a table there.
14. **Any other business not anticipated:** None
15. **Approval of Minutes from April 6, 2023:** Donna Kalinick moved to approve the April 6, 2023 minutes with technical edits from Chair Hackert. Vanessa Greene seconded. The vote was unanimous, 5 to 0.
16. **Next Meeting: June 1, 2023 at 5PM**

17. **Adjournment:** Donna Kalinick moved adjournment at 6:38 PM, Mr. Ruchinskas seconded. Unanimously approved, 5 to 0.

Respectfully Submitted,

Donna Kalinick, Assistant Town manager

Meeting Packet:

Approved: