

Town of Brewster Affordable Housing Trust

2198 Main St., Brewster, MA 02631

(508) 896-3701

AFFORDABLE HOUSING TRUST MEETING AGENDA

2198 Main Street

Thursday, September 7, 2023 at 5PM

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), or **Video recording** (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. Financial Report (CP3) for Community Preservation Committee
7. Spring Rock Village (0 Millstone Road) update
8. 212 Yankee Drive update
9. Housing Program Assistant position update
10. Buydown Program CPC funding application update
11. Rental Assistance Program update
12. Housing Trust Guidelines and 2024 Priority Initiatives: Discussion and possible vote
13. Housing Coordinator update
14. Cape Cod Sea Camps updates
15. Volunteer Fair & Appreciation Luncheon Saturday September 30th
16. For Your Information
17. Matters Not Reasonably Anticipated by the Chair
18. Approval of Minutes from July 6, 2023 & August 3, 2023
19. Next Scheduled Meeting: October 5, 2023
20. Adjournment

Affordable Housing Trust

Timothy Hackert
Chair

Maggie Spade-Aguilar
Vice Chair

Ned Chatelain
Clerk

Antone Freitas

Vanessa Greene

Donna Kalinick

Paul Ruchinskaskas

Housing Coordinator

Jill Scalise

Date Posted:
8.31.23

Date Revised:

Received by Town Clerk:



2198 Main Street
Brewster, Massachusetts 02631-1898
(508) 896-3701
FAX (508) 896-8089

*Brewster Municipal
Affordable Housing Trust*

August 11, 2023

To: Community Preservation Committee

From: Brewster Affordable Housing Trust
Members: Chair-Tim Hackert, Vice Chair-Maggie Spade-Aguilar, Clerk- Ned Chatelain, Donna Kalinick, Paul Ruchinskas, Vanessa Greene, Tony Freitas

RE: Fiscal Year 2023, CPC Fund expenditures for the CP3 State Report

Dear Chair Ellis,

The following is a list of expenditures made by the Brewster Affordable Housing Trust (BAHT) in Fiscal Year 2023 with funds that were allocated from the Community Preservation Act. The original funding in the amount of \$100,000 to the Housing Trust was approved by voters at the November 2018 Town Meeting. The Trust was established by Town Meeting Vote at the May 2018 Town Meeting. A subsequent allocation of \$500,000 was made at the November 2019 Town Meeting for the Preservation of Subsidized Housing Inventory (SHI) units of which \$300,000 was transferred to the Affordable Housing Trust Fund. Another allocation was made at the May 2021 Town Meeting of \$150,000 to fund the Trust's Rental Assistance program for 2 additional years.

- 1- \$49,456.00: CPC guideline-Preservation of Affordable Housing. 212 Yankee Drive, single family home on the Town of Brewster's Subsidized Housing Inventory (SHI) suffered water damage to the property from an apparent burst pipe prior to 2018. The property was transferred to the BAHT via a May 2022 Town meeting vote. The Trust has been overseeing the necessary repairs with CPC and BAHT funds and will re-sell to a qualified affordable buyer. The Trust entered a contract with TRI and Housing Assistance Corporation (\$27,500) to oversee the construction work and hold the required affordable lottery. **\$3,750.00** was paid to Housing Assistance Corporation in FY23. The BAHT hired Green Environmental to remediate the mold in the home and demo the home down to the studs. **\$38,125.00** was paid to Green Environmental. The septic system failed inspection and required repair. **\$6,981.00** was paid to Accucheck Septic LLC. The BAHT through the Town put an out an IFB for Rehabilitation of the home in order to restore it to livable

condition to be re-sold to an affordable home buyer. The Town has contracted for this work in the amount of \$240,672.00. The Trust paid **\$600** in legal fees to KP Law for legal assistance related to 212 Yankee Drive.

The Trust was allocated \$500,000 of Community Preservation funding at the November 2019 Town meeting for potential purchase & repair of this home or other homes on the Town subsidized housing inventory in similar situations that may require Trust action or assistance. We are also actively working on Sean Circle which was foreclosed on and is currently bank owned and needed significant repairs before being resold to an eligible affordable buyer. All procurement and other required MA laws have been followed in any process where the Trust intervenes.

- 2- The BAHT spent **\$14,175.00** for the Rental Assistance program. Eligible low-to-moderate income households may receive up to \$500 a month for a maximum of three years. There are currently 11 households being served in this program. The BAHT has authorized funding for up to 15 households. Housing Assistance Corporation was contracted to oversee the Rental Assistance Program. Monies spent include \$13,500 in payments made to landlords and \$675 (5%) for program administration.

Total Amount of CPC funds spent by the Housing Trust in Fiscal 2023: **\$63,631.00** The Trust currently has a balance of \$463,700.59 in CPC funds. A full accounting of CPC funding, interest accrued and expenses is attached for your review.

Respectfully Submitted,

Donna J. Kalinick
Town Manager's Designee,
Brewster Affordable Housing Trust

Attachments: Financial Reports, 212 Yankee Drive Expense Report

BAHT Account Balances & Interest Allocation:

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		
Beginning Balance:	827,072.54	368,805.99
Expenses:	(8,971.06)	(63,631.00)
Transfer in from Gen Fund:	375,000.00	
Transfer in from Spec. Art's		
Transfer in from CPC		150,000.00
Interest Revenue	22,347.25	8,525.60
End Balance:	1,215,448.73	463,700.59

FY24 Start of Year		
Beginning Balance:	1,215,448.73	463,700.59
Expenses:		
Transfer in from Gen Fund:	500,000.00	
Transfer in from Spec. Art's		
Transfer in from CPC		
Interest Revenue		
End Balance:	1,715,448.73	463,700.59

Type	Expenses	Source	Vendor
Legal	2,523	CPC	KP LAW
Administration	27,500	CPC/BAHT (legal counsel 10.21.22)	TRI/HAC
Back Taxes	15,986.84	Sale Proceeds	TOB
Appraisal	\$600.00	CPC	Linda Coneen
Insurance	7,163.92	BAHT	MIIA
	7,054.56	BAHT	MIIA
Septic Inspection	1,190.00	BAHT	Accucheck
Repairs	6,981.00	CPC (legal 07.27.23)	Accucheck/Joe Martin
Other Property Work			
Remediation	38,125.00	CPC (legal 07.27.23)	Green Env.
DPW Stone for driveway	438.50	BAHT	RB OUR
Plumbing Assessment	1,850.00	BAHT	Glenn Sherman
Replace Boiler	9,860	CPC (legal 07.27.23)	Glenn Sherman
Major Construction	240,672	CPC/BAHT (legal 07.27.23)	Bid price
	\$ 359,944.82		
Authorizations by Trust	2,000	6/5/2019	legal & other admin. expenses
	5,000	8/13/2020	legal & professional
	10,000	7/8/2022	legal & insurance
	2,500	11/3/2022	addl to the 10K-inspections & other misc. costs
	27,500	10/6/2022	Admin. for rehab & lottery
	45,000	2/2/2023	Remediation and other small building items
	7,500	3/2/2023	Septic Repairs
	250,000	8/3/2023	Major Construction in response to IFB- Pearl Co. etc.
	\$ 349,500.00		
	212 Yankee Drive		



Town of Brewster

2198 Main Street
Brewster, MA 02631-1898
Phone: (508) 896-3701
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Office of:
Select Board

August 29, 2023

Margaux LeClair
Commonwealth of Massachusetts EOHLA
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: Local and Regional Preference Request for Spring Rock Village (0 Millstone Road) Affordable Housing

Dear Ms. LeClair,

On June 13, 2023, the Brewster Zoning Board of Appeals approved a comprehensive permit for Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC) to create 45 low-to-moderate income affordable rental homes at 0 Millstone Road. At the time of the comprehensive permit application, Brewster had a certified Housing Production Plan. With the approval of the 0 Millstone Road Comprehensive Permit, Brewster has, once again, received certification of the Town's Housing Production Plan. Brewster's plan is currently certified from June 14, 2023- June 13, 2024.

The Town of Brewster is seeking to offer 55% of the Spring Rock Village affordable units (25 of 45 units) with a local preference. Because housing is a regional issue on Cape Cod, with community members often working and living in other nearby towns, the Town is requesting the corresponding maximum allowable regional preference for Barnstable County, our understanding is that this would be either 15% or 20% regional preference (encompassing 6 to 9 of the 45 units). In preparation for this local/regional preference request, on August 17th a Local Preference Information Session was held as a joint meeting with the Housing Partnership, Select Board, Affordable Housing Trust, Community Preservation Committee and Finance Committee. The Local Preference PowerPoint presentation is also linked to the Housing Office webpage. This session helped participants to better understand the affordable fair housing process as well as local and regional preference. The Town also held a Local Preference and Fair Housing Educational Forum with presentations by Mass Housing Partnership in March 2021. We believe the following data supports the need to provide affordable rental housing to Brewster and Barnstable County as well as the Town's commitment to this endeavor.

Brewster's 2022 DHCD approved Housing Production Plan (HPP) has a goal to "Increase and diversify year-round housing options in Brewster for a range of income levels and household types." (HPP, pg. 56) Spring Rock Village intentionally helps to meet this goal. The Housing Plan also has a strategy to "Continue to work with nearby communities on the Cape by pooling CPA funds and other resources to construct affordable housing in suitable locations throughout the region and meet regional housing needs." (HPP, pg.68) Over the past seven years, Brewster has voted and approved over \$500,000 in CPA funds to five different local housing initiatives located in nearby towns. Additionally, over the past six years, Brewster has both financially supported and participated in the Community Development Partnership's regional Cape Housing Institute.

Brewster is below the mandated 10% threshold for affordable housing. The current Brewster Subsidized Housing Inventory (SHI) is 7.2% which represents 372 affordable SHI units.

Brewster, like many communities across Cape Cod, is challenged by the competing interests of year-round and seasonal housing. 42% of Brewster's housing stock and 36% of Barnstable County's housing stock is occupied part-time, seasonally, or only on occasion. Since the pandemic and growth in Cape Cod home values, the town has seen an increase in rental homes being sold. This is exacerbating the existing limited supply of rental housing in Brewster as well as other Cape Cod communities. Home ownership is also out of reach for many residents with a 2022 median home sales price of \$686,000 for Brewster and \$638,500 for Barnstable County. Brewster has a \$88,110 median income, slightly higher than Barnstable County at \$82,619. (Cape Cod Commission Brewster & Barnstable County Housing Profile 2023)

Despite Brewster efforts to create more diverse housing options, only 9% of Brewster's housing stock is rental housing versus 34% in Massachusetts and 19% in Barnstable County. 64% of Brewster renters are estimated to be either cost burdened or extremely cost burdened. This is similar to Barnstable County where 52% of renters are cost burdened. (US Census American Community Survey (ACS) 5-year estimates, 2017-2021). The Brewster Housing Plan Needs Assessment reports that 78% of Brewster's very-low income (31-50% AMI) are housing cost burdened. (HPP, pg. 37) In response to the great need, the Housing Trust has developed and financed (\$225,000 CPA funds) a rental assistance program which provides up to \$500/ month for cost burdened low-to-moderate income (up to 80% AMI) rental households. Currently eleven households are receiving ongoing rental assistance.

All five affordable rental properties in Town, the Brewster Housing Authority, Wells Court (senior housing), and King's Landing (multi-age), Brewster Woods (multi-age, opened in 2023) and Serenity Apartments in Brewster (Age 55+, opened in 2023), have wait lists for openings. Several waitlists are estimated to be over 5 years long. In 2022, there were 240 applicants for 27, extremely low-to-moderate income (up to 60% AMI) affordable apartments at Brewster Woods. During the same time in 2022, Serenity Apartments at Brewster received 72 applicants for 27, age 55+ affordable units at 80% AMI. For both Brewster Woods and Serenity Apartments, 81% of lottery applicants were from Barnstable County. Additionally, the Town Housing Coordinator regularly receives calls from Brewster and Barnstable County residents seeking affordable rental housing. Surrounding towns in Barnstable County have similar housing wait lists and people who live and work in Barnstable County are looking for affordable housing throughout the region.

Brewster has demonstrated a large and on-going commitment to the Spring Rock Village (0 Millstone Road) affordable housing initiative. In 2005 the Town authorized investigating a land locked 15 acre Town-owned parcel off Millstone Road for affordable housing. During May 2018 Special Town meeting, the Town voted to designate \$285,000 for the purchase of a 1.58 acre parcel to connect the Town-owned land to Millstone Road. Additionally, the Town designated the purchased parcel and the abutting Town-owned land, a total of 16.6 acres, for community housing. Over the next several years, the Affordable Housing Trust developed a Request for Proposals (RFP) for the property. The RFP was informed by Brewster's Housing Plan, a technical assistance grant from Mass Housing Partnership, significant community outreach, and ongoing input from residents. The Select Board accepted POAH and HAC's development proposal and signed a land disposition agreement in 2022. Currently a \$500,000 Community Preservation Act (CPA) funding request for Spring Rock Village (0 Millstone Road) is before the Community Preservation Committee. The Affordable Housing Trust also expects to receive an application from POAH & HAC for \$500,000. POAH and HAC have also shared that they will be requesting CPA funds from other Cape Cod municipalities. The regional preference will support the anticipated CPA neighboring town funds.

The Brewster Select Board unanimously voted at their August 21st meeting to request a 55% local preference and the corresponding maximum regional preference, expected to be 15-20%, for the Spring Rock Village development. Any person or household who qualifies under local preference shall have equal consideration in the local pool and regional pool and will be eligible in the general pool. Any person or household who qualifies under the regional pool shall have equal consideration in the regional pool and will be eligible in the general pool. An Affirmative Fair Marketing and Lottery Plan will be required for the property, if the percentage of minority local resident applicants in the local and/or regional preference pool, is less than the percentage of minorities in the Barnstable MSA, adjustments to the local and/or regional preference pool will be made in accordance with EOHLIC's Comprehensive Permit and affirmative fair housing guidelines.

The Town has worked for well over 5 years on this housing opportunity in Brewster. The Town also understands that housing is a regional issue, and a regional response is needed. This mixed age, mixed income (up to 80% AMI) affordable rental housing will meet a significant need in the town and community as identified by the Town's Housing Plan. Please let us know if you would like additional supporting documentation.

Thank you for your consideration of Brewster's local and regional preference request.

Regards,

Edward B Chatelain

Ned Chatelain
Chair, Brewster Select Board

Attachments:

1. Comprehensive Permit for 0 Millstone Road
2. Project Eligibility Letter for 0 Millstone Road

cc: Vitalia Shklovsky, Preservation of Affordable Housing
David Quinn, Housing Assistance Coordinator
Peter Lombardi, Brewster Town Manager
Donna Kalinick, Assistant Town Manager
Jill Scalise, Brewster Housing Coordinator
Jillian Douglass, Brewster Housing Partnership

Title	Spring Rock LP request
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Status	● Signed

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 COMPLETED	08 / 29 / 2023 20:46:00 UTC	The document has been completed.



212 Yankee Drive Renovation
Brewster, MA

ID	Task Name	Duration	Start	Finish	212 Yankee Drive Renovation											
					Aug '23	Sep '23	Oct '23	Nov '23	Dec '23	Jan '24	Feb '24	Mar '24	Apr '24	May '24	Jun '24	
0	212 Yankee Drive Renovation	96 days	Mon 8/14/23	Fri 12/29/23	212 Yankee Drive Renovation											
1	Pre-Construction	34 days	Mon 8/14/23	Fri 9/29/23	Pre-Construction											
2	Contract Executed	0 days	Mon 8/14/23	Mon 8/14/23	Contract Executed											
3	Pre-Construction Meeting	0 days	Fri 8/25/23	Fri 8/25/23	8/25 Pre-Construction Meeting											
4	Submit for Building Permit	2 days	Mon 8/28/23	Tue 8/29/23	8/28 Submit for Building Permit											
5	Building Permit Review	20 days	Wed 8/30/23	Wed 9/27/23	8/30 Building Permit Review											
6	Receive Building Permit (PROJECTED)	2 days	Thu 9/28/23	Fri 9/29/23	9/28 Receive Building Permit (PROJECTED)											
7	Lead Times	52 days	Mon 8/28/23	Wed 11/8/23	8/28 Lead Times											
8	Submittals Submissions	18 days	Mon 8/28/23	Thu 9/21/23	8/28 Submittals Submissions											
9	Submittal Review & Approval	5 days	Fri 9/22/23	Thu 9/28/23	9/22 Submittal Review & Approval											
10	Release and Lead Time	20 days	Fri 9/29/23	Thu 10/26/23	9/29 Release and Lead Time											
11	Ship / Delivery Onsite	5 days	Thu 11/2/23	Wed 11/8/23	11/2 Ship / Delivery Onsite											
12	Construction	52 days	Mon 10/2/23	Wed 12/13/23	10/2 Construction											
13	Mobilize	1 day	Mon 10/2/23	Mon 10/2/23	10/2 Mobilize											
14	Make Safe & Demo	2 days	Mon 10/2/23	Tue 10/3/23	10/2 Make Safe & Demo											
15	Misc. Framing & Blocking	2 days	Mon 10/2/23	Tue 10/3/23	10/2 Misc. Framing & Blocking											
16	Rough Electrical	5 days	Wed 10/4/23	Tue 10/10/23	10/4 Rough Electrical											
17	Rough Plumbing	5 days	Wed 10/4/23	Tue 10/10/23	10/4 Rough Plumbing											
18	Rough Inspections	1 day	Wed 10/11/23	Wed 10/11/23	10/11 Rough Inspections											
19	Install Insulation	3 days	Thu 10/12/23	Mon 10/16/23	10/12 Install Insulation											
20	Insulation Inspection	1 day	Tue 10/17/23	Tue 10/17/23	10/17 Insulation Inspection											
21	Drywall	5 days	Wed 10/18/23	Tue 10/24/23	10/18 Drywall											
22	Mud, Tape, & Finish	5 days	Wed 10/25/23	Tue 10/31/23	10/25 Mud, Tape, & Finish											
23	Install Interior Doors	2 days	Wed 11/1/23	Thu 11/2/23	11/1 Install Interior Doors											



212 Yankee Drive Renovation
Brewster, MA

ID	Task Name	Duration	Start	Finish	Aug '23	Sep '23	Oct '23	Nov '23	Dec '23	Jan '24	Feb '24	Mar '24	Apr '24	May '24	Jun '24
24	Install Millwork	3 days	Fri 11/3/23	Tue 11/7/23	30	6	13	20	27	11/3	11/3	11/3	11/3	11/3	11/3
25	Template Countertops	1 day	Wed 11/8/23	Wed 11/8/23				11/8	11/8	11/8	11/8	11/8	11/8	11/8	11/8
26	Install Countertops	1 day	Thu 11/9/23	Thu 11/9/23				11/9	11/9	11/9	11/9	11/9	11/9	11/9	11/9
27	Install Flooring	3 days	Fri 11/10/23	Tue 11/14/23				11/10	11/10	11/10	11/10	11/10	11/10	11/10	11/10
28	Install Stairs & Treads	3 days	Wed 11/15/23	Fri 11/17/23				11/15	11/15	11/15	11/15	11/15	11/15	11/15	11/15
29	Install Interior Trim	4 days	Wed 11/15/23	Mon 11/20/23				11/15	11/15	11/15	11/15	11/15	11/15	11/15	11/15
30	Prime & First Coat	5 days	Tue 11/21/23	Tue 11/28/23				11/21	11/21	11/21	11/21	11/21	11/21	11/21	11/21
31	Finish Electrical	5 days	Wed 11/29/23	Tue 12/5/23				11/29	11/29	11/29	11/29	11/29	11/29	11/29	11/29
32	Finish Plumbing	5 days	Wed 11/29/23	Tue 12/5/23				11/29	11/29	11/29	11/29	11/29	11/29	11/29	11/29
33	Final MEP Inspections	1 day	Wed 12/6/23	Wed 12/6/23				12/6	12/6	12/6	12/6	12/6	12/6	12/6	12/6
34	Install Misc. Accessories	2 days	Wed 11/29/23	Thu 11/30/23				11/29	11/29	11/29	11/29	11/29	11/29	11/29	11/29
35	Install Door Hardware	2 days	Wed 11/29/23	Thu 11/30/23				11/29	11/29	11/29	11/29	11/29	11/29	11/29	11/29
36	Install Appliances (By Owner)	2 days	Wed 11/29/23	Thu 11/30/23				11/29	11/29	11/29	11/29	11/29	11/29	11/29	11/29
37	Finish Paint	5 days	Thu 12/7/23	Wed 12/13/23				12/7	12/7	12/7	12/7	12/7	12/7	12/7	12/7
38	Closeout	10 days	Thu 12/14/23	Fri 12/29/23				12/14	12/14	12/14	12/14	12/14	12/14	12/14	12/14
39	Final Cleaning	1 day	Thu 12/14/23	Thu 12/14/23				12/14	12/14	12/14	12/14	12/14	12/14	12/14	12/14
40	FD Final Inspection	1 day	Fri 12/15/23	Fri 12/15/23				12/15	12/15	12/15	12/15	12/15	12/15	12/15	12/15
41	BD Final Inspection	1 day	Mon 12/18/23	Mon 12/18/23				12/18	12/18	12/18	12/18	12/18	12/18	12/18	12/18
42	Punchlist Walkthrough	1 day	Fri 12/15/23	Fri 12/15/23				12/15	12/15	12/15	12/15	12/15	12/15	12/15	12/15
43	Punchlist Work	5 days	Mon 12/18/23	Fri 12/22/23				12/18	12/18	12/18	12/18	12/18	12/18	12/18	12/18
44	Submit for CO	2 days	Tue 12/19/23	Wed 12/20/23				12/19	12/19	12/19	12/19	12/19	12/19	12/19	12/19
45	Receive CO	5 days	Thu 12/21/23	Fri 12/29/23				12/21	12/21	12/21	12/21	12/21	12/21	12/21	12/21
46	Final Acceptance	0 days	Fri 12/29/23	Fri 12/29/23				12/29	12/29	12/29	12/29	12/29	12/29	12/29	12/29

11. Rental Assistance Program

AGREEMENT FOR TOWN OF BREWSTER

The following provisions shall constitute an Agreement between the Town of Brewster, acting by and through its Town Manager, hereinafter referred to as "Town," and Housing Assistance Corporation, with an address of 460 West Main Street, Hyannis MA 02601, hereinafter referred to as "Contractor", effective as of the 8th of August, 2023. In consideration of the mutual covenants contained herein, the parties agree as follows:

ARTICLE 1: SCOPE OF WORK:

The Contractor shall perform all work and furnish all services necessary to provide the Town with Administration and Case Management for the Brewster Housing Trust Rental Assistance Program. The scope of services are set forth in the Request for Quotes dated June 30, 2023 and incorporated as part of these contract documents.

ARTICLE 2: TIME OF PERFORMANCE:

The Contractor shall complete all work and services required hereunder commencing September 1, 2023 through August 31, 2026.

ARTICLE 3: COMPENSATION:

The Town shall pay the Contractor for the performance of the work outlined in Article 1 an amount not to exceed 5% of the Rental Assistance Program total, currently \$150,000 or a \$7,500 administrative fee which shall be paid in monthly installments during the term of this contract. The Contractor shall submit monthly invoices to the Town for services rendered, which will be due 30 days following receipt by the Town. Invoices and allocations to be approved monthly by the Brewster Housing Trust.

ARTICLE 4: CONTRACT DOCUMENTS:

The following documents form the Contract and all are as fully a part of the Contract as if attached to this Agreement or repeated herein:

1. This Agreement.
2. Amendments, or other changes mutually agreed upon between the parties.

3. All attachments to the Agreement.

In the event of conflicting provisions, those provisions most favorable to the Town shall govern.

ARTICLE 5: CONTRACT TERMINATION:

The Town may suspend or terminate this Agreement by providing the Contractor with ten (10) days written notice for the reasons outlined as follows:

1. Failure of the Contractor, for any reason, to fulfill in a timely and proper manner its obligations under this Agreement.
2. Violation of any of the provisions of this Agreement by the Contractor.
3. A determination by the Town that the Contractor has engaged in fraud, waste, mismanagement, misuse of funds, or criminal activity with any funds provided by this Agreement.

The Town party may terminate this Agreement at any time for its convenience by providing the Contractor written notice specifying therein the termination date which shall be no sooner than thirty (30) days from the issuance of said notice. Upon receipt of a notice of termination from the Town, the Contractor shall cease to incur additional expenses in connection with the Agreement. Upon such termination, the Contractor shall be entitled to compensation for all satisfactory work completed prior to the termination date as determined by the Town. Such payment shall not exceed the fair value of the services provided hereunder.

ARTICLE 6: INDEMNIFICATION:

The Contractor shall defend, indemnify and hold harmless the Town and its officers, agents, and all employees from and against claims arising directly or indirectly from the contract. Contractor shall be solely responsible for all local taxes or contributions imposed or required under the Social Security, Workers' Compensation, and income tax laws. Further, the Contractor shall defend, indemnify and hold harmless the Town with respect to any damages, expenses, or claims arising from or in connection with any of the work performed or to be performed under

this Agreement. This shall not be construed as a limitation of the Contractor's liability under the Agreement or as otherwise provided by law.

ARTICLE 7: AVAILABILITY OF FUNDS:

The compensation provided by this Agreement is subject to the availability and appropriation of funds.

ARTICLE 8: APPLICABLE LAW: MGL 30B

The Contractor agrees to comply with all applicable local, state and federal laws, regulations and orders relating to the completion of this Agreement. This Agreement shall be governed by and construed in accordance with the law of the Commonwealth of Massachusetts.

ARTICLE 9: ASSIGNMENT:

The Contractor shall not make any assignment of this Agreement without the prior written approval of the Town.

ARTICLE 10: AMENDMENTS:

All amendments or any changes to the provisions specified in this Contract can only occur when mutually agreed upon by the Town and Contractor. Further, such amendments or changes shall be in writing and signed by officials with authority to bind the Town. No amendment or change to the contract provisions shall be made until after the written execution of the amendment or change to the Contract by both parties.

ARTICLE 11: INDEPENDENT CONTRACTOR:

The Contractor acknowledges and agrees that it is acting as an independent contractor for all work and services rendered pursuant to this Agreement and shall not be considered an employee or agent of the Town for any purpose.

ARTICLE 12: INSURANCE:

The Contractor shall be responsible to the Town or any third party for any property damage or bodily injury caused by it, any of its subcontractors, employees or agents in the performance of, or as a result of, the work under this Agreement. The Contractor and any subcontractors used hereby certify that they are insured for workers' compensation, property damage, personal and product liability. The Contractor and any subcontractor it uses shall purchase, furnish copies of, and maintain in full force and effect insurance policies in the amounts here indicated.

WORKMEN'S COMPENSATION	Per Statute
EMPLOYER'S LIABILITY INSURANCE	\$1,000,000
COMPREHENSIVE GENERAL LIABILITY	
Personal Injury	\$500,000 each occurrence
Bodily Injury	\$1,000,000 in the aggregate
Property Damage	\$1,000,000 in the aggregate
COMPREHENSIVE AUTOMOBILE LIABILITY	
Bodily Injury	\$500,000 each person \$1,000,000 each accident
PROPERTY DAMAGE	\$200,000 per accident
PLUS COMPREHENSIVE LIABILITY	\$500,000 in the aggregate
UMBRELLA COVERAGE	
PROFESSIONAL LIABILITY (where applicable)	\$1,000,000

Prior to commencement of any work under this Agreement, the Contractor shall provide the Town with Certificates of Insurance which include the Town as an additional named insured and which include a thirty day notice of cancellation to the Town.

ARTICLE 13: SEVERABILITY:

If any term or condition of this Agreement or any application thereof shall to any extent be held invalid, illegal or unenforceable by the court of competent jurisdiction, the validity,

legality, and enforceability of the remaining terms and conditions of this Agreement shall not be deemed affected thereby unless one or both parties would be substantially or materially prejudiced.

ARTICLE 14: ENTIRE AGREEMENT:

This Agreement, including all documents incorporated herein by reference, constitutes the entire integrated agreement between the parties with respect to the matters described. This Agreement supersedes all prior agreements, negotiations and representations, either written or oral, and it shall not be modified or amended except by a written document executed by the parties hereto.

ARTICLE 15: COUNTERPARTS:

This Agreement may be executed in any number of counterparts, each of which shall be deemed to be a counterpart original.

ARTICLE 16: WAGE RATES: (NOT Applicable)

Minimum

wage rates, as determined by the Department of Labor and Workforce Development, under the provision of the Massachusetts General Laws, Chapter 149, Sections 26 to 27H, as amended, apply to this project [Attach and incorporate by reference the applicable State Department of Labor Standards wage schedule]. It is the responsibility of the Contractor, before Bid Opening, to request, if necessary, any additional information on Massachusetts Wage Rates for those tradespeople who are not covered by the applicable Massachusetts Wage Decision, but who may be employed for the proposed work under this Contract.

- A. In accordance with Chapter 149, Section 27B, it is the responsibility of the Contractor and any Subcontractors to submit payroll records to the Official on a weekly basis.

CERTIFICATION AS TO PAYMENT OF STATE TAXES

Pursuant to Chapter 62C of the Massachusetts General Laws, Section 49A(b), I,

Cassandra Danzel, authorized signatory for the Contractor do hereby certify under the pains and penalties of perjury that said Contractor has complied with all laws of the Commonwealth of Massachusetts relating to taxes, reporting of employees and contractors, and withholding and remitting child support.

23-7431255
Social Security Number or
Federal Identification Number

[Signature]
Signature of Individual or
Corporate Name

By: Cassandra Danzel, COO
Corporate Officer
(if applicable)

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed on the day and year first above written.

CONTRACTOR DATE: 8/9/23

TOWN OF BREWSTER

By

by its Town Manager

[Signature]
Cassandra Danzel, COO
Printed Name and Title

Peter Lombardi
Peter Lombardi

Approved as to Availability of Funds:

Mimi Bernardo
Mimi Bernardo, Finance Director

(\$ 5% Admin. fee, \$7,500.00)
Contract Sum



Town of Brewster
Attn. Donna J. Kalinick
Assistant Town Manager
2198 Main Street
Brewster, MA 02631

July 25, 2023

Dear Donna,

Enclosed please find Housing Assistance Corporation's response to the Town of Brewster's RFQ for its Brewster Rental Assistance Program.

As we near our 50th anniversary, Housing Assistance has a long history of serving every town on Cape Cod, including Brewster. Our agency's work is more important than ever before with the pandemic exacerbating the region's housing crisis. The crisis is impacting a growing number of Cape Codders at all income levels, from the unhoused to our workforce, who are finding it increasingly more difficult to find safe, attainable housing in our region.

Housing Assistance's breadth and depth of programs makes it well-suited to not only deliver the scope of services required for this program, but to ensure all the housing needs of Brewster residents enrolled in this program are met.

Our staff's familiarity with vetting income, working with landlords, providing case management, and connecting households to the services they need to not only get housed, but stay housed will set the Brewster Rental Assistance Program up for success. Our agency's experience having managed this program, as well as similar ones in other towns on Cape Cod, will only serve to benefit households enrolled in the Brewster Rental Assistance Program.

The Cape, and communities like Brewster, can no longer afford to lose year-round residents because of a lack of affordable and attainable housing. While our agency works to address the long-term solution to the crisis through housing development, programs like this offer a much-needed short-term solution – keeping our year-round residents stably housed through rental assistance.

We are confident that we can meet the requirements of this program and support residents living paycheck to paycheck who are at risk of losing their homes. We will complement each household's rental assistance with an effective case management approach that will empower them to meet their financial goals.

Should you have any questions about Housing Assistance's application and our current work managing rental assistance programs throughout the Cape, please don't hesitate to contact me.

Sincerely,


Cassi Danzl
Chief Operating Officer



Brewster Rental Assistance Program

Housing Assistance Corporation (HAC) is seeking a \$150,000 grant from the Town of Brewster to manage the Brewster Rental Assistance Program over a three-year period. HAC has been overseeing this program since its inception in 2020, connecting income-eligible households in Brewster with the financial resources and services to prevent them from becoming homeless and to keep them stably housed.

With HAC's expertise, breadth of programs, and familiarity with the program, we are confident we can continue to support low-income households, earning up to 80% of the Area Median Income (AMI), in accessing and maintaining market, and affordable long-term housing options in Brewster.

Qualifications

Founded in 1974, Housing Assistance is now in its 49th year providing essential housing services and solutions aimed at helping year-round households on Cape Cod and the Islands to get housed and stay housed. Our programs fall into three main categories: homelessness prevention; housing stabilization; and empowerment.

Housing Assistance's services cover the spectrum, from homeless individuals living on the streets and in the woods of Cape Cod, to empowering our region's workforce to become homeowners. We provide multiple layers of support to all households we serve, ensuring they can not only live, but thrive on Cape Cod.

Prior to the pandemic, we served, on average, over 5,000 individuals on an annual basis in our region. This number has increased to an average of over 6,000 individuals annually, one indicator of the housing crisis which is impacting more Cape Codders because of the lack of affordable and attainable rentals and homes. In 2022, we served over 6,200 individuals through our programs for low- and middle-income households.

Since 1991, Housing Assistance has managed a private Homeless Prevention Program. It has served to complement the public programs we administer, which includes RAFT (Residential Assistance for Families in Transition), that keep families and individuals in our region stably housed. We continue to have a need for private funding to support households who don't qualify for public funding, but still need financial assistance to remain stably housed. In 2022, we prevented 800 households on Cape Cod and the Islands from becoming homeless, providing them with one-time emergency funding to keep them stably housed and off the streets and out of shelter.

HAC is the go-to agency for federal and state rental assistance on Cape Cod, Martha's Vineyard, and Nantucket. Our staff has the knowledge, expertise, and resources needed to deliver the financial support that households rely upon to get housed and stay housed in our region. Along with financial support, HAC provides wraparound services which includes case management, education, and working closely with other nonprofits to support households in addressing their other social service needs.

Along with our homeless prevention program, we are the largest administrator of Section 8 and MRVP housing vouchers in the region. We manage roughly 1,200 vouchers on an annual basis, funding that ensures income-eligible households receive the rental assistance they need to stay housed.



Last year, we launched THRIVE (Tools to Help Residents in a Vulnerable Economy), a new program which provides a shallow rental subsidy of up to \$450 for households who earn up to 100% AMI and are currently paying more than 30% of their income towards rent but don't qualify for or receive public assistance, and who work in the childcare or disability care industries. Coupled with the rental assistance is one-on-one counseling with a HUD-certified Housing Counselor at Housing Assistance who works with each client to identify financial goals and practical steps they can take to achieve them. These goals include a variety of outcomes, including reducing personal debt; starting a savings account; improving credit; and/or creating a plan to become a homeowner. Beginning July 1, 2023, this initiative has expanded to other essential industries.

Since 2017, Housing Assistance has managed a Homeless Prevention Program in Falmouth with the support of Falmouth Human Services. The program has a Housing Assistance staff member in Falmouth on a part-time basis, working with households to address their housing needs. Clients range from individuals who are homeless to families facing homelessness. Our Housing Counselor works with clients to connect them to the internal Housing Assistance services and external social services they need to stabilize their living situation.

Our additional programs, including our Energy Department and Housing Consumer Education Center (HCEC), can help to stabilize each client's housing situation. For example, our Energy Department conducts free energy audits and implements no-cost weatherization measures that reduce a household's energy consumption as well as their utility bills. Our HCEC offers several financial literacy workshops which focus on everything from setting up a household budget to improving one's credit to the steps needed to become a homeowner on Cape Cod and the Islands. This education provides practical tips that households can utilize to stabilize their housing, improve their finances, and work towards homeownership.

Housing Assistance has a long history of serving Brewster residents, highlighted by several affordable housing developments that include Wells Court which was completed in 2006 and which brought 24 senior rental units to the Lower Cape town. This year, we completed 30 affordable units at Brewster Woods. And we have another 45 units in our development pipeline proposed for Millstone Road in Brewster. We currently have 11 Brewster residents enrolled in the Brewster Rental Assistance Program.

Our work in Brewster includes managing the Brewster Rental Assistance Program which included providing Covid-19 emergency rental assistance to support households in maintaining their housing during the pandemic. Through the Covid-19 Emergency Rental Assistance Program, we supported households earning up to 100% AMI. As part of our work managing the Brewster Rental Assistance Program, we conducted the work being required through this RFQ, including tenant income qualification; working with landlords and tenants on leases; disbursing payments to landlords; and providing case management to support tenants in meeting their financial goals.

HAC's longstanding expertise with rental assistance and case management; breadth of internal programs; familiarity with Brewster; and knowledge of external social services that can support tenants in stabilizing their housing are just a few of the reasons why we are confident we can not only meet but exceed the requirements of Brewster's Rental Assistance Program. Our new satellite office in Orleans, which we opened last year, also gives Brewster residents the ability to meet with our staff in-person without having to travel all the way to Hyannis.



Timetable

Housing Assistance already has processes in place in which to market the Brewster Rental Assistance Program; conduct intake, and review income qualifications and needs of prospective clients; work with landlords in Brewster in setting up terms of leases with clients; conduct counseling and case management with clients to set financial goals and steps to achieving them; and submit quarterly reports to monitor the progress of the program.

Because our staff currently works with residents in each town on Cape Cod, including Brewster, we may know of current clients who may qualify and benefit from this program. Additionally, we will conduct outreach, ensuring it adheres to affirmative fair housing marketing guidelines, to reach all potential households in Brewster. We will utilize advertising, press releases, social media, emails, website postings, and PSAs on public access television and radio as part of our efforts to market the Brewster Rental Assistance Program.

If approved for the Brewster Rental Assistance Program, HAC will begin marketing the program immediately. Because we want as many eligible households as possible to have access to this program, we will wait until we have conducted the affirmative fair marketing of it before we begin actual implementation. We have the ability to conduct all aspects of the program – intake; working with tenants and landlords; reviewing leases; case management; and determining the appropriate subsidy and making payments to landlord – immediately as we are conducting rental assistance to all towns on Cape Cod and the Islands.

We will submit reports every three months in a timeframe that meets the needs of the Town of Brewster.

Cost

Since we have existing trained and experienced staff and administrative processes and infrastructure, we can administer the program including the costs of case management for 5% of the total contract. If the final contract amount is \$150,000, then our administrative and case management costs would be \$7,500. This would enable us to serve more households (up to 23), 8 more than the RFQ requires.

Resumes

The following resumes of HAC staff who will be involved in managing this program are attached as part of this application:

Cassi Danzl, Chief Operating Officer

Cassi is responsible for overseeing the organization's operational processes and all client programs.

Heidi Archibald, Senior Director of Leased Housing and Housing & Consumer Education Center

Heidi will be responsible for overseeing the Brewster Rental Assistance Program with support from Katie Geissler, Site Director in the Orleans Office & Director of Family Empowerment.



Katie Geissler, Orleans Office Site Director & Director of Family Empowerment

Katie will be responsible for facilitating intake and support services for clients in the Brewster program.

References

Barnstable County (For Housing First, Cape Homes, and Parkway House—all supported housing programs that pair housing subsidy and case management).

Dan Gray, CoC Program Manager daniel.gray@capecod.gov
Barnstable County Department of Human Services Office: 508-375-6626

MHSA (For Home and Healthy for Good. A supported housing program which provides a shallow subsidy and case management to high-risk households at risk of recurrent homelessness)

Samantha Salem Program Manager Massachusetts Housing & Shelter Alliance (MHSA)
s.salem@mhsa.net

EOHLC (Home BASE 12-month program that includes casework and shallow subsidy rental assistance and RAFT an emergency financial assistance program)

As the regional administrator for the EOHLC-funded RAFT and ERAP financial assistance programs, we work with households on Cape Cod and the Islands at-risk of eviction in filling out, completing and processing applications to prevent them from becoming homeless.

Amy Mullen, RAFT Program Director
Division of Housing Stabilization-Executive Office of Housing and Livable Communities

Phone: (617) 573-1368 amy.mullen2@state.ma.us

Sample of Work- Broad Services Information- Attachments

Housing Assistance Regional Impact Map 2022
Housing Assistance Program Highlights 2022
Housing Assistance Client Services Brochure 2023



Sample of Work-Rental Assistance Forms and Links

- Overview of financial assistance programs and eligibility:

<https://haconcapecod.org/programs/homeless-prevention/>

- Online application form - one unified form for all financial assistance programs

<https://www.cognitofrms.com/HousingAssistanceCorporation/ApplicationForRAFTAndERMA>

Brewster Rental Program Forms -Attachments

Brewster Action Plan
Brewster Funding Approval
Brewster Intake Form
Brewster Ongoing Cover Sheet
Brewster Elderly Intake Form
Financial Assistance Form
Ineligibility Letter
Brewster Owner Agreement
Brewster Participant Contract
RAFT Form-Portuguese

Non-collusion Form

A signed non-collusion form is attached to this application.



Town of Brewster

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

Office of:
Select Board
Town Manager

CERTIFICATE OF NON-COLLUSION/GOOD FAITH

The undersigned hereby certifies under penalties of perjury that this bid or proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club or other organization, entity or group of individuals. This bid or proposal is made without any connection or consultation with any other person making any bid or proposal for the same work.

7/27/2023
(date)

[Signature]
(Signature)

Cassi Danzi, COO
(Printed name of person signing bid or Proposal)

Housing Assistance Corp
(Name of Business)

460 West Main St Hyannis, MA 02601
(Business address)

508-771-5400
(Business phone number)



815-715-6477

cassi.danzl@gmail.com

PROFESSIONAL DEVELOPMENT

Licensed Mental Health Counselor in Massachusetts, License 8028
May 24, 2012 – Present

EDUCATION

ASSUMPTION COLLEGE
Worcester, MA

Masters of Arts, Counseling Psychology Concentrations in Cognitive Behavioral Therapy and Child/Family Treatment
GPA 3.92
2010

UNIVERSITY OF INDIANAPOLIS
Indianapolis, IN

Bachelor of Arts, Psychology
Summa Cum Laude
2007

CASSANDRA J. DANZL, MA, LMHC

CHIEF OPERATING OFFICER

EXPERIENCE

Chief Operating Officer | Housing Assistance Corp., Hyannis, MA

January 2022 to present

Responsible for overseeing the organization's operational processes and to ensure a superb customer experience. Provides management and oversight to Vice President and Department Directors to ensure streamlined operations. Supports program development, contract management, and operations.

Vice President of Programs and Client Services | Housing Assistance Corp., Hyannis, MA

July 2020 to December 2021

Responsible for organization wide client services, referral systems, and process improvement. Responsible for department administration and oversight for programs that service individuals and families including residential recovery program, case management, housing counseling, community education, financial assistance, permanent supportive housing, homeless outreach, and family empowerment.

Director of Family and Individuals Services | Housing Assistance Corp., Hyannis, MA

January 2017 – June 2020

Responsible for department administration and oversight for programs that service individuals and families including family shelters, residential recovery program, case management, housing counseling, financial assistance, permanent supportive housing, homeless outreach, and family empowerment.

Center Director | Arbour Community Services, West Yarmouth, MA

June 2014 – December 2016

Responsible for clinical and managerial operations of outpatient mental health clinic and community based programs. Managed staff of 20 employees including clinicians, interns, paraprofessionals, and office staff.

Senior Site Coordinator | Arbour Community Services, Worcester, MA

June 2012 – May 2014

Responsible for community based clinical program for child/adolescents/families and community based case management program for high-risk adults. Grew program from 4 staff to 25 staff.

Outpatient Mental Health Clinician/Utilization Review Member | Arbour Counseling Services, Worcester, MA

May 2010 – May 2014

Secretary, Quality Assurance Committee | Arbour Counseling Services/ Arbour SeniorCare, Worcester MA

October 2011 – December 2015

Clinical Intern | Arbour Counseling Services, Worcester, MA

June 2009 – May 2010

Psychology Intern | Lennon & Associates-Family Bonding and Attachment Center. Carmel, IN

January 2007 – May 2007

HEIDI ARCHIBALD

SENIOR DIRECTOR OF LEASED HOUSING AND THE HOUSING & CONSUMER EDUCATION CENTER

PROFILE

Heidi joined Housing Assistance in August 2015 as a Program Representative in Leased Housing, before moving into multiple new roles, most recently Senior Director of LHD & HCEC. In 2021, Heidi ran the pilot program to HAC's new THRIVE initiative that launched during the summer of 2022. Today Heidi oversees the agency's Section 8 Portfolio through Leased Housing, along with numerous financial assistance programs, and Housing Counseling Services in HCEC.

Certifications

- Section 8 HVC Specialist Certification
- HUD Certified Housing Counselor
- HUD Certified HECM Reverse Mortgage Counselor

EDUCATION

University of Massachusetts Boston, MA
Bachelor of Arts, Philosophy & Sociology

EXPERIENCE

Senior Director of Leased Housing and Housing & Community Education Center | Housing Assistance Corporation *Hyannis, MA – April 2022 to present*

- Duties inclusive of Director of HCEC in addition to overseeing umbrella of services provided Leased Housing Department
- Provide supervision and support staff for staff including audit and performance improvement processes across departments while advising and updating COO regarding program changes and updates.
- Create and analyze reports in response to DHCD, HAC Management, and Internal/External Reviews.

Director of Housing & Community Education Center | Housing Assistance Corporation - Hyannis, MA – September 2021 – April 2022

- Oversees umbrella of services provided through Housing Consumer Education Center including educational/workshop offerings, housing counseling services, information and referral, financial assistance programs, as well as provide 1:1 Housing Counseling Services as needed.
- Provide supervision and support staff for staff including audit and performance improvement processes.
- Manage all departmental contracts and ensure compliance with all related reporting and regulation protocols as well as managing HUD Counseling Work Plan.

Lead Housing Counselor | Housing Assistance Corporation -

Hyannis, MA – July 2020 – Sept 2021

- Duties inclusive of Housing Counselor with additional supervisory requirements.

Housing Counselor | Housing Assistance Corporation -

Hyannis, MA – March 2018- July 2020

- Adhere to specific guidelines dictated from HUD for each type of counseling session completed including reverse mortgage and foreclosure counseling.
- Utilize multiple data programs to track client progress and provide individualized counseling materials.
- Provide information and guidance regarding a variety of significant financial transactions with high-risk clients.

Program Representative | Housing Assistance Corporation –

Hyannis, MA –August 2015 – March 2018

- Administer Section 8 Housing Choice Voucher caseload inclusive of recertifications, terminations, client interviews, with high level of accuracy
- Interpret and apply local (DHCD) and (HUD) regulations, policies, and procedures.
- Selected to assist in data system conversion process working with outside data management company.

KATIE GEISLER

Director of Family Empowerment/Orleans Office Site Director

EDUCATION

Hofstra University
Hempstead, NY 11549

Bachelors in Psychology
2005

CONTACT

PHONE: 508.246.9296

EMAIL:
Khalvorsen3103@gmail.com

EXPERIENCE

Orleans Office Site Director, Housing Assistance Corp., Hyannis, MA
August 2022-Present

Responsible for the daily operations as well as facility maintenance. Ensure all safety policies and regulations are implemented to make a safe and productive work environment for all employees. Ensure customer needs are being addressed.

Director of Family Empowerment, Housing Assistance Corp., Hyannis, MA
December 2019-Present

Responsible for the development and management of the Family Empowerment Program with a focus on economic mobility and self-sufficiency in a multi-program frame work. In charge of program development and implementation of the Family Empowerment Transitional Housing Program. Provide housing stabilization services for families exiting homelessness on Cape Cod and the Islands who utilize HomeBASE funding. Provide case management services to residents of the Town of Brewster through the Brewster Rental Assistance Program. Review and process Residential Assistance for Families in Transition (RAFT) applications.

Director of Scattered Sites Family Shelter, Housing Assistance Corp., Hyannis, MA
May 2015-December 2019

Responsible for ongoing development, planning, implementation and evaluation of a 17-family scattered site/co-share homeless shelter program. Managed staff and provided ongoing leadership, guidance, and supervision regarding program and client issues. In charge of ensuring compliance with the Department of Housing and Community Development family shelter administration plan.

Carriage House Program Director, Housing Assistance Corp., Hyannis, MA
March 2012-May 2015

Responsible for the ongoing development and planning of a 10 family, single mothers, congregate homeless shelter. Managed staff, scheduling, and bi-weekly payroll.

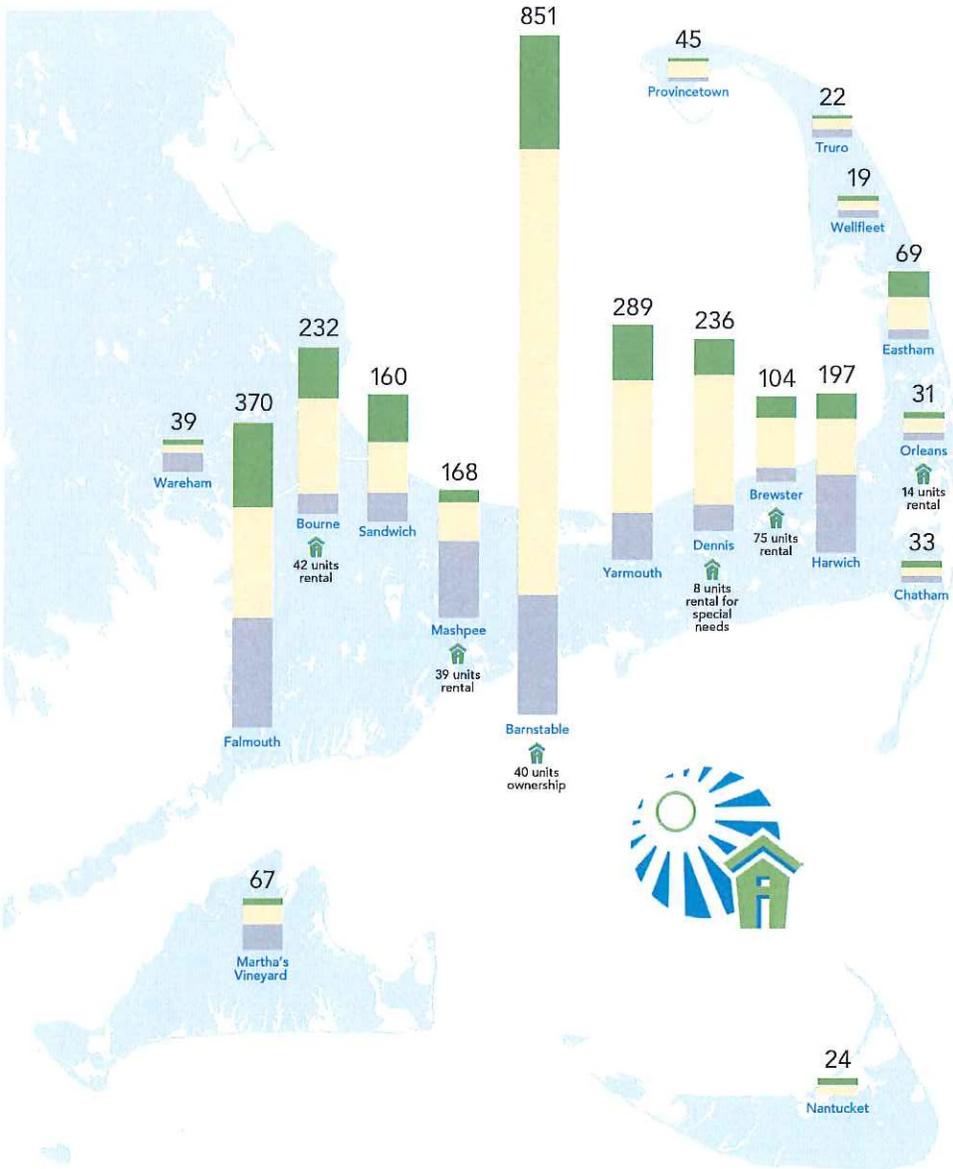
Carriage House Case Manager, Housing Assistance Corp., Hyannis, MA
March 2011-2012

Village at Cataumet Case Manager, Housing Assistance Corp., Hyannis, MA
February 2007-March 2011



REGIONAL IMPACT

Housing Assistance offers a full continuum of housing programs and services throughout Cape Cod & the Islands. In 2022 we served over 6,200 clients through education, stabilization, prevention and services for the homeless.



Housing Information
1,322
HOUSEHOLDS
Counseled by intake staff

Family Shelters
241
PEOPLE
Including 132 children

Homeless Outreach
255
INDIVIDUALS
And case management to 277

Prevention
800
APPLICANTS
Received financial assistance to stay housed

Advocacy
854
HOUSING
Advocates signed up to speak out about housing

Home Ownership Assistance & Education
Affordable housing lotteries, monitoring & resale of deed-restricted homes, and workshops in financial literacy, pre- and post-purchase, and housing search.

Rental Assistance
Federal and state rental subsidies for families, veterans, disabled individuals and seniors, and supported housing.

Energy Conservation & Improvements
Weatherization, heating system repair, and energy audits.

Communities where HAC worked on developing year-round housing and adding inventory in 2022.

Households Served by Housing Assistance in 2022

Below is a breakdown of programs and the number of households served by town.

TOWN	ENERGY	RENTAL	OWNERSHIP & EDUCATION	TOTAL
Barnstable	161	556	134	851
Bourne	30	123	79	232
Brewster	13	68	23	104
Chatham	5	19	9	33
Dennis	36	165	35	236
Eastham	12	29	28	69
Falmouth	141	127	102	370
Harwich	97	69	31	197
Martha's Vineyard	37	23	7	67
Mashpee	96	48	24	168
Nantucket	0	13	11	24
Orleans	4	20	7	31
Provincetown	4	39	2	45
Sandwich	34	68	58	160
Truro	10	10	2	22
Wareham	29	8	2	39
Wellfleet	7	10	2	19
Yarmouth	56	171	62	289
Off Cape	0	45	63	108
TOTAL	772	1,611	681	3,064



Building Strong Communities on Cape Cod & the Islands

Housing Assistance offers a full continuum of housing programs and services throughout Cape Cod & the Islands. Our work evolves with the changing needs of the community, while our funding priorities remain focused around:

- Reducing homelessness;
- Promoting self-sufficiency and empowerment; and
- Increasing affordable and attainable housing inventory



Housing Assistance Corporation

MAIN OFFICE: 460 West Main Street, Hyannis, MA 02601

LOWER CAPE OFFICE: 78 Route 6A, Orleans, MA 02653

508-771-5400 • HAConCapeCod.org

Follow Us on Social Media

@HAConCapeCod



Some highlights from 2022

Thank you for supporting Housing Assistance. We couldn't do it without you!



Housing to Protect Cape Cod

Launched Housing to Protect Cape Cod to advocate for more affordable and attainable housing for locals. Commissioned The Concord Group to delve deeply into the Cape's regional economy and housing market.



THRIVE

Empowered local workers with rental vouchers and financial literacy training through our new THRIVE (Tools to Help Residents in a Vulnerable Economy) program.

Grow Smart Cape Cod



Launched the mapping project, Grow Smart Cape Cod, in partnership with the Association to Preserve Cape Cod (APCC) that identifies priority areas for affordable moderate-density housing development and priority areas for natural resource protection.



\$10M in rental assistance

Protected some of our most vulnerable neighbors and ensured they were able to remain in safe, stable housing by distributing over 10 million in rental assistance since March of 2020.

Assistance for migrants

Helped 48 migrants navigate the shelter system and connect with other resources in partnership with state agencies and other nonprofits.



New office in Orleans

Expanded services to residents on the Lower Cape and Outer Cape with a new satellite office in Orleans.



Team up for housing

CEO Alisa Magnotta was honored to be named co-chair of Gov. Maura Healey's transition committee on housing. We're excited our new governor has made the housing crisis one of her top priorities.





“ I'd like free energy efficiency services for my home. ”

If you are eligible for Fuel Assistance (LIHEAP), on discounted gas or electric rates, or if your household falls under 60% of Area Median Income, you may be eligible for free energy efficiency services that can save you money.

Services include:

- Appliance Replacement Program
- Weatherization Services
- HEARTWAP – Heating System Repairs, Maintenance and Replacement

Call us to determine your eligibility. Many programs begin with a free energy efficiency assessment.

BARNSTABLE & DUKES COUNTY RESIDENTS:
Cape Light Compact at (800) 797-6699

WAREHAM OIL, ELECTRIC OR PROPANE HEAT CUSTOMERS: HAC at (508) 771-5400, x123

WAREHAM NATURAL GAS HEAT CUSTOMERS:
South Shore Community Action Council in Plymouth (508) 747-7575, x6253



Hours of operation and many applications, forms and answers to frequently asked questions can be found online.

HAConCapeCod.org
508-771-5400

Housing Assistance Corporation

MAIN OFFICE:
460 West Main Street, Hyannis, MA 02601

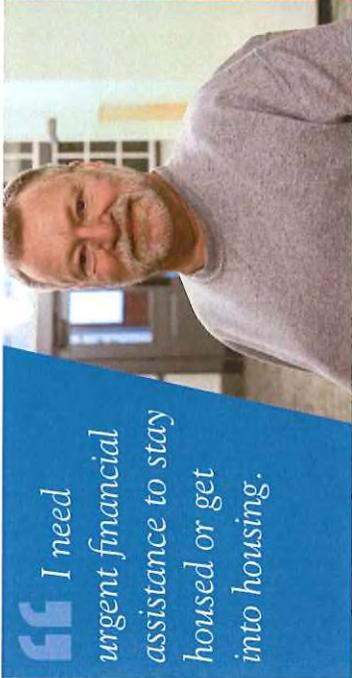
LOWER CAPE OFFICE:
78 Route 6A, Orleans, MA 02653

HOUSING Services

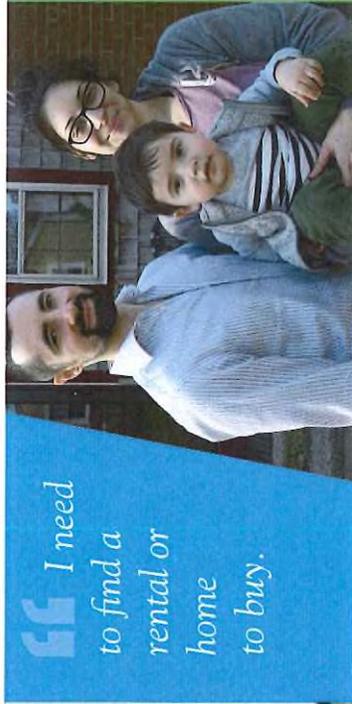
For residents of Cape Cod, Martha's Vineyard and Nantucket



HAConCapeCod.org



I need urgent financial assistance to stay housed or get into housing.



I need to find a rental or home to buy.



I'm interested in your Money Matters, Housing Search, and Homebuyer classes.

Housing Assistance manages several state, federal and private housing assistance programs including ESG (Emergency Solutions Grant), RAFT (Residential Assistance for Families in Transition), and private homelessness prevention grants.

We are happy to talk through your situation and identify any funding programs or services that may be available to you. Even if you've never qualified for public assistance, don't be afraid to ask for help now.

Call (508) 771-5400 or email hac@haconcapecod.org.

Rentals are always scarce on Cape Cod and the Islands! We build and advocate for towns to build affordable year-round homes. Check our website for current listings.

You may want to consider a deed-restricted Affordable home. For income eligible households with steady income and good credit, these homes are available to purchase for less than market-rate prices. All home purchasers must get pre-approval from a local lender. The mortgage could be less than average rent!

Learn more about current rentals and Affordable homeownership on our website (haconcapecod.org) under Available Housing.

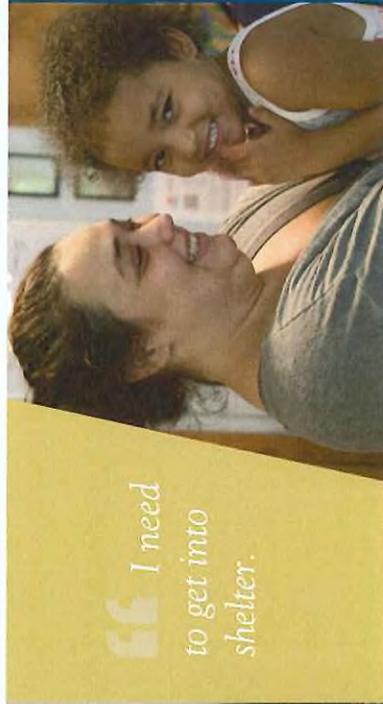
Housing Assistance is one of nine regional Housing Consumer Education Centers (HCEC) in Massachusetts. We provide a variety of workshops, services and materials designed for tenants, homebuyers, homeowners and owners of rental properties. Our Money Matters personal finance skills class and our Housing Search classes are free. First-time homebuyer classes can qualify you for financial benefits.

PLEASE SEE OUR CLASS SCHEDULE

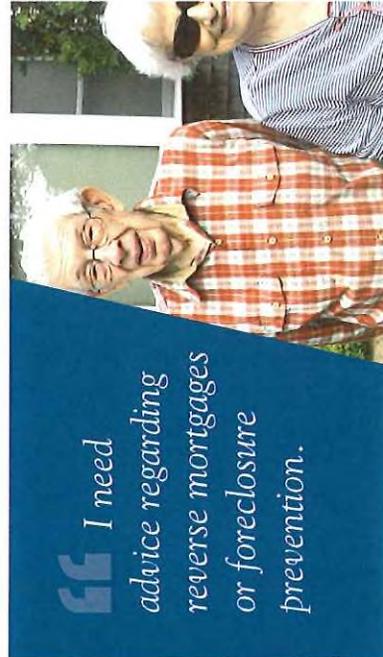
To register email education@haconcapecod.org.



I want to get on a rental voucher or affordable rental wait list.



I need to get into shelter.



I need advice regarding reverse mortgages or foreclosure prevention.

The wait lists for most vouchers are several years long, so start your application today! Some programs may have earlier availability, if you are eligible.

FOR FINANCIAL ASSISTANCE OR RENTAL VOUCHERS

Applications and more information are available on our website (haconcapecod.org).

Call (508) 771-5400 or email hcec@haconcapecod.org.

Housing Assistance operates three family shelters with entry through Department of Housing and Community Development.

INDIVIDUALS LOOKING FOR SHELTER

Contact St. Joseph's shelter (774) 470-5976.

TO APPLY FOR FAMILY SHELTER

Call the DHCD Remote Assistance line at (866) 584-0653.

Housing Assistance is the only HUD-approved housing counseling agency serving Cape Cod and the Islands. Foreclosure counseling is a free service regardless of income level. Beware of foreclosure rescue offers that charge you money! Reverse mortgage counseling is also available for a fee or for free depending on income level.

REVERSE MORTGAGE & FORCLOSURE PREVENTION

Contact Heidi Archibald at (508) 771-5400, x207 or harchibald@haconcapecod.org.

Client Name/s: _____ Date: _____

Preferred Contact: Email: _____ Phone: _____

Financial Assessment/Summary:

Gross Monthly Income: _____ Monthly Rent: _____ Housing Ratio: _____

Monthly Debt Payments: _____ Current Savings: _____ Credit Score/s: _____

Client Goals:

- 1. _____
 Short term: <3 mo Medium Term: 3-6 months Long Term: 6+ months
- 2. _____
 Short term: <3 mo Medium Term: 3-6 months Long Term: 6+ months
- 3. _____
 Short term: <3 mo Medium Term: 3-6 months Long Term: 6+ months

Client Obstacles:

- 1. _____
- 2. _____
- 3. _____

Counseling Strategies:

- 1. _____
- 2. _____
- 3. _____

Client Tasks with Timelines:

- 1. _____
_____ Due Date: _____
- 2. _____
_____ Due Date: _____
- 3. _____
_____ Due Date: _____

Community Referrals Provided: _____

Next Check in Appointment, if any: _____ Action Plan provided to client

Client Signature: _____ Date: _____

HAC Staff Signature: _____ Date: _____



Financial Assistance Approval

Date: _____

Client Name: _____

Address/email: _____

DOB: _____

You have been approved for financial assistance funding through the following source:

RAFT	\$ _____
ERMA	\$ _____
ESG	\$ _____
Private Prevention	\$ _____
HOME Funds	\$ _____
Brewster Town Funds	\$ _____
Workforce Housing Relief Funds	\$ _____
ERAP	\$ _____

Payment will be made directly to the vendor(s) identified in your application on your behalf. If you are using financial assistance to secure a new unit, you are now able to move in without impacting your eligibility.

Housing Assistance Corp





Brewster Rental Assistance Program Intake

Participants Name: _____

Address: _____

Program Start Date: _____

- List all household members:

Family Member	Name	Relationship to HOH	Age	Identified Gender	Race & Ethnicity
HOH					

- Are you currently receiving Case Management Services from any other agency? _____

- What agencies have you worked with in the past? And for what purpose? _____





Housing History (quick synopsis):

How long have you resided at your current location? _____

How long did you reside at your previous location? _____

Have you ever been evicted or foreclosed on? _____

Employment History and Current Source of Household Income:

Income Source

Name:	Source:	Amount:	Frequency:

Total Monthly Income: _____

Total Yearly Income: _____

- Is your household receiving other financial assistance (i.e. Fuel Assistance, SNAP, TAFDC, WIC)? _____

- **If Employed:**
Employers Name/Start Date/Pay per hour/Hours per week: _____

- **If Unemployed:**
What kind of job are you looking for? _____
What jobs are you qualified for? _____
What barriers get in your way of finding a job (CORI)? _____

Do you have an updated resume? _____
Have you gone to MassHIRE? _____





Finances and Budgeting

Pre-COVID, did you struggle to pay your rent on time?_____

What is your money spending style (ex. Pay bills first, put \$\$ in savings, save up for wanted items)?_



Brewster Emergency Cover Sheet

Applicant Name: _____ SS#: _____

Date of application: _____ Amount Requested: _____

Staff Name: _____ Monthly Stipend _____ Months

Justification of use:

The following information is required for all applications:	Staff (v)	Supervisor (v)
Application is signed by applicant and dated.		
Application includes copy of HoH ID.		
Household is under 80% AMI and paying more than 30% in rent		
Monthly payment subsidizing rent does not subsidize to less than 30%		
Participant Contract included and signed		
Copy of lease		
Unit is in Brewster and does not have another ongoing subsidy		
Monthly Rent determined to be reasonable		
Payee W-9 attached and mailing address verified, with signature and date.		
Owner Contract Completed		
Proof of ownership for property enclosed		
Client tracking sheet completed		
Client info forwarded to Katie		
CMS updated with all information		

All items must be completed before review.

Once all information is received, reviewed, and supervisor has approved for payment, payment will be processed. No funds are guaranteed until supervisor review.

Staff Signature: _____ Date: _____



Brewster Rental Assistance Program Intake

Participants Name: _____
 Address: _____
 Program Start Date: _____
 Lease Start Date: _____

- List all household members:

Family Member	Name	Relationship to HOH	Age	Identified Gender	Race & Ethnicity
HOH					

Income Source

Name:	Source:	Amount:	Frequency:

Total Monthly Income: _____

Total Yearly Income: _____

- *Social Security
- *Pensions
- *Retirement Funds





- Are you currently receiving Case Management Services from any other agency? _____

- What agencies have you worked with in the past? _____

- Support System: _____

- Interest and Hobbies (COA): _____

- Health Insurance: _____



Thank you for your interest in our financial assistance programs!



Please read these instructions carefully. There is a list of required documents on the next page. If there is anything you don't understand, the intake staff will be happy to help you!

You may return your application by email (see below), mail, or by leaving it in the outside drop-box at our office. This box is checked daily. We are also open Monday through Friday from 9am to 5pm.

We cannot accept applications by fax as they tend to be illegible.

Your application will be reviewed for pre-eligibility within 3 business days. For some programs, you may need a phone or video appointment to discuss your application and complete additional paperwork. We will contact you to schedule that if necessary. You will be notified in writing of your approval or denial. **Please be advised that you have not been approved for funds until you have received this written notification.**

****If you are applying for assistance with move-in costs, Do not move in until you have received final approval and your landlord has completed the required paperwork. Signing a Lease and moving in prior to approval will AUTOMATICALLY make you ineligible for funds****

If you have any questions, please contact us at
Prevention@haconcapecod.org or
508-771-5400.

Brewster Housing Relief Fund Notice of Ineligibility/Termination

Date: _____

Name: _____

Last four of SSN: _____

Address, City and Zip: _____

Your household does not meet the minimum eligibility or qualification standards for WHRF assistance, or has violated the program guidelines, for the reason(s) stated below.

- Incomplete Documentation:** household failed to provide all required supporting documentation. Missing documentation was _____
- Over Income:** total household income exceeds program eligibility income limits. Maximum household income for your household size is \$ _____ and your income is \$ _____.
- Not an Eligible Household:** household does not meet the program definition of eligible family household.
- Participant Non-Compliance:** the household previously received financial assistance but failed to comply with the terms of Participant Contract (failed to comply with rent and utility payment obligations, committed fraud, or did not follow-through with other referral services).
- Not At-Risk of Homelessness:** household did not demonstrate a lack of income to meet housing expenses.
- Property Owner not willing to Participate:** household's landlord refused to accept payments offered by Agency on behalf of the household.
- Receiving Other Benefits:** household received other financial assistance benefits through Housing Assistance Corporation within last 12 months.
- No Funding:** Housing Assistance Corporation does not have WHRF funds available.
- Other:** _____

Brewster Ongoing Rental Assistance Landlord Agreement

Date: _____

Participant Name

Participant Address

Agreement Term: _____



Housing Assistance Corporation is providing the following financial assistance on behalf of the above-named Participant through our **Brewster Town Funds** program:

Potential Monthly Rental Stipend \$ _____ (\$ _____ per month x _____ # of months)

Monthly Rental Stipends are contingent on monthly eligibility review and funding availability.

Owner Acknowledgements

- I certify that I am the property owner (or authorized agent for the owner) of the above property (Participant Address).
- I certify that this property is not currently in foreclosure proceedings that may cause the displacement of the tenant.
- I certify that the above property meets the legal requirements as a unit for the town of Brewster.
- I certify for the length of the program the Participant will be offered an ongoing legal lease.
- Nothing in this Agreement precludes the owner/agent from using any and all remedies available under law, including the institution of eviction proceedings against the Participant, if the Participant fails to pay any future rent due after the date of this agreement.

Property Owner/Agent Signature

Housing Assistance Corp Signature

Property Owner/Agent Printed Name

Staff Title

Property Owner/Agent Address and Phone Number

Brewster Participant Contract

This Participant Contract for the Housing Relief Fund is entered into this day _____, by and between Housing Assistance Corporation and _____.

Term of Contract

This contract is valid through _____ . Provided the participant is in compliance with all of the terms of this contract, meeting continued eligibility requirements, and subject to the availability of funding.

Financial Assistance

In no event can financial assistance from this fund exceed \$6,000 in a 12-month period, regardless of how many times the Participant applies for and is determined program eligible.

Housing Assistance Corporation is providing the following financial assistance on behalf of the Participant:

<u>Check ALL Applicable</u>	<u>Category</u>	<u>Amount</u>
___	Rental Stipend per month for the following months: _____ _____	\$_____
	Stipends are contingent on quarterly eligibility review and funding availability.	
	Total	\$_____

II. Participant Responsibilities:

The Participant agrees to:

Provide the Housing Assistance Corp with written documentation from all sources of income for all household members.

Provide the Housing Assistance Corp with complete and accurate information concerning all members of the Participant's household.

Provide the Housing Assistance Corp with written documentation concerning the Participant's specific need for program financial assistance.

Remain in contact with the Housing Assistance Corp in order to assist Housing Assistance Corp with tracking and reporting on program performance.

Provide accurate monthly eligibility information to requalify for monthly stipend payments.

Meet with your housing stabilization case worker in person as provided in your stabilization plan and take an active role in developing and completing the stabilization activities set forth in your Stabilization Service Plan.

Provide quarterly outcomes information to Housing Assistance Corp

Other Obligations of Participant:

The Participant agrees not to purposely do anything that would jeopardize the Participant's current housing or employment status.

Maintain a good tenancy and abide by all terms of the lease/agreement you have with your housing provider

The Participant agrees not to commit fraud or make any false statements in connection with the Brewster Ongoing Rental Assistance Program.

The Participant agrees that he/she does not have any financial interest in the rental unit for which program funds are being used.

The Participant certifies that this dwelling is their sole and primary residence.

The Participant agrees that no other members of the Participant's household will apply for financial assistance for the same costs.

The Participant agrees that all terms, conditions, and provisions of this contract apply to all members of the Participant's household.

Agency Responsibilities:

Housing Assistant Corporation will determine participant eligibility based on program eligibility criteria.

Housing Assistance Corporation will determine the amounts and types of financial assistance, and will make direct vendor payments on behalf of the Participant.

Termination of Contract:

Housing Assistance Corporation may terminate this contract at any time for failure of the Participant to abide by all terms, conditions, and provisions of this contract.

All above terms, conditions, and provisions are agreed to:

Signatures:

_____	_____
Participant	Date Signed
_____	_____
Housing Assistance Corp Staff	Date Signed

ASSISTÊNCIA RESIDENCIAL PARA FAMÍLIAS EM TRANSIÇÃO (RAFT)

Inscrição para assistência

A. INFORMAÇÕES SOBRE A FAMÍLIA (Chefe da família)

Sobrenome _____ Nome _____ I.M. (Inicial do meio) _____ Telefone _____

Endereço _____ Número Apto. _____ Cidade _____ Estado _____ Código Zip _____

(Endereço para correspondência, se diferente)
Endereço _____ Número Apto. _____ Cidade _____ Estado _____ Código Zip _____

Pontuação da triagem RAFT _____ Renda inferior a 15% da AMI Sim Não Renda inferior a 30% da AMI Sim Não

1. PREENCHA PARA CADA MEMBRO DA FAMÍLIA – This information will be entered on the member tab

NOTA- Use um sinal “✓” para as Colunas identificadas: *Relação com o chefe de família, Raça, e Etnia*

Nome (Sobrenome, Nome, Inicial do meio)	*Número de seguridade social (SSN)	Data de nascimento (MM/DD/AA)	Necessidades especiais	Sexo	Relação com o chefe de família (Marque apenas 1)	Raça (Marque todas as opções aplicáveis)	Etnia (Marque apenas 1)
(1)			<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<p>Chefe da família</p>	<input type="checkbox"/> Branco <input type="checkbox"/> Asiático <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Hispânico ou latino <input type="checkbox"/> Não hispânico ou latino
(2)			<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Branco <input type="checkbox"/> Asiático <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Hispânico ou latino <input type="checkbox"/> Não hispânico ou latino
(3)			<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Branco <input type="checkbox"/> Asiático <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Hispânico ou latino <input type="checkbox"/> Não hispânico ou latino
(4)			<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Branco <input type="checkbox"/> Asiático <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Hispânico ou latino <input type="checkbox"/> Não hispânico ou latino
(5)			<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado	<input type="checkbox"/> Branco <input type="checkbox"/> Asiático <input type="checkbox"/> Negro/Afro-americano	<input type="checkbox"/> Hispânico ou latino

(6)						<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Não hispânico ou latino <input type="checkbox"/> Espanhólico ou latino <input type="checkbox"/> Não hispânico ou latino
	Nome (Sobrenome, Nome, Inicial do meio)	*Número de seguridade social (SSN)	Data de nascimento (MM/DD/AA)	Necessidades especiais	Sexo	Relação com o chefe de família (Marque apenas 1)	Raça (Marque todas as opções aplicáveis)	Etnia (Marque apenas 1)		
(7)				<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Branco <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Espanhólico ou latino <input type="checkbox"/> Não hispânico ou latino		
(8)				<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Branco <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Espanhólico ou latino <input type="checkbox"/> Não hispânico ou latino		
(9)				<input type="checkbox"/> Sim <input type="checkbox"/> Não	<input type="checkbox"/> Masculino <input type="checkbox"/> Feminino	<input type="checkbox"/> Cônjuge <input type="checkbox"/> Criança adotada/adulto adotado <input type="checkbox"/> Outro jovem menor de 18 anos <input type="checkbox"/> Auxiliar residente <input type="checkbox"/> Outro adulto com 18 anos ou mais	<input type="checkbox"/> Branco <input type="checkbox"/> Negro/Afro-americano <input type="checkbox"/> Índio americano/Nativo do Alasca <input type="checkbox"/> Nativo do Havaí/Ilhas do Pacífico	<input type="checkbox"/> Espanhólico ou latino <input type="checkbox"/> Não hispânico ou latino		

*Observe que os Números de seguridade social podem ser usados para verificar as informações de renda e ativos.

SOMENTE PARA USO DA EQUIPE – CÓDIGOS PARA ENTRADA DE DADOS	
Relação com o chefe de família	Raça
S = Cônjuge F = Criança adotada/Adulto adotado Y = Outro jovem menor de 18 anos L = Auxiliar residente A = Outro adulto com 18 anos ou mais	1 = Branco 2 = Negro/Afro-americano 3 = Índio americano/Nativo do Alasca 4 = Asiático 5 = Nativo do Havaí/Ilhas do Pacífico
	Etnia
	1 = Espanhólico ou latino 2 = Não hispânico ou latino

2. Renda MENSAL de TODOS os membros da família - Preencha para todos os membros da família que atualmente recebem alguma forma de renda

This information will be entered on the Income Tab

Membros da família (Liste cada membro na mesma ordem usada na tabela acima)	Salários brutos antes das deduções (W)	TAFDC/EAEDC (T)	Pensão alimentícia, alimentos ou lar adotivo (C)	Seguro desemprego (U)	Seguridade social, SSI, SSDI ou pensões (S)	Outra renda não salarial (N)	Entered on Asset Tab Juros provenientes de ativos (X)	Not Federal Income Source Assistência geral (GA)
(1)								

(2)										
(3)										
(4)										
(5)										
(6)										
(7)										
(8)										
(9)										

3. Tipo da família <input type="checkbox"/> Pai/mãe solteiro(a) (com pelo menos um filho menor de 21 anos) <input type="checkbox"/> Dois pais (com pelo menos um filho menor de 21 anos) <input type="checkbox"/> Dois adultos (pelo menos um membro da família com necessidades especiais) <input type="checkbox"/> Mãe solteira grávida	5. Formação educacional do chefe da família: <input type="checkbox"/> Ensino fundamental <input type="checkbox"/> Ensino médio incompleto <input type="checkbox"/> Ensino médio completo/GED <input type="checkbox"/> Ensino superior incompleto <input type="checkbox"/> Ensino superior completo <input type="checkbox"/> Pós-graduação
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

B. STATUS ATUAL DE HABITAÇÃO

1. *Responda a UMA das seguintes perguntas. (A, B, C, D ou E)*
 - A. Você atualmente é sem-teto? Sim
 - B. Você atualmente mora em uma habitação pública? Sim
 - C. Você atualmente recebe um subsídio habitacional? Sim Se sim, qual tipo de subsídio? Seção 8 MRVP Outro (explique) _____
 - D. Você atualmente mora em um apartamento particular, não subsidiado? Sim
 - E. Você atualmente mora em sua própria casa? Sim

Qual é o valor total do aluguel mensal (ou pagamento de hipoteca) de seu apartamento (ou casa) atual? US\$ _____

Se sua família está atualmente residindo em uma habitação pública ou recebendo um subsídio habitacional, qual é o valor da sua parte mensal do aluguel? US\$ _____

C. STATUS ANTERIOR DE HABITAÇÃO

1. Sua família já foi sem-teto no passado? sim não

Se sim, você se inscreveu para obter assistência do DTA (Departamento de Assistência Transitória)? sim não

Se sim, você foi considerado qualificado para EA? sim não

Se sim, você foi colocado em um abrigo? sim não Data da colocação em abrigo: _____

Se não, você recebeu assistência HomeBASE? sim não Data da assistência HB: _____

D. SOLICITAÇÃO DE ASSISTÊNCIA

1. Qual tipo de apoio você está buscando com **ESTA** inscrição?

Assistência financeira (marque todas as opções aplicáveis)	Serviços: Nossa agência pode conseguir auxiliá-lo indicando-o para outras agências na comunidade que prestam serviços. Indique os serviços que você gostaria de obter.
<input type="checkbox"/> Depósito caução aluguel <input type="checkbox"/> Contas atrasadas <input type="checkbox"/> Hipoteca atrasada <input type="checkbox"/> Bolsa aluguel <input type="checkbox"/> Despesas de mudança <input type="checkbox"/> Outros: Descreva _____	<input type="checkbox"/> Consultoria habitacional (indicação interna para o Centro Educacional do Consumidor Habitacional) <input type="checkbox"/> Gestão de casos/Intervenção em crises <input type="checkbox"/> Aconselhamento sobre saúde mental <input type="checkbox"/> Tratamento médico <input type="checkbox"/> Busca de emprego <input type="checkbox"/> Aconselhamento sobre abuso de substâncias
Quantia total de recursos necessários: US\$ _____	<input type="checkbox"/> Transporte <input type="checkbox"/> Assessoria jurídica/Mediação <input type="checkbox"/> Educação/Treinamento <input type="checkbox"/> Orçamento familiar <input type="checkbox"/> Assistência aos filhos

53

7. Resultado esperado

Qual é o principal resultado esperado do recebimento de fundos do RAFT?
(Marque todas as opções aplicáveis).

- A família manterá a habitação atual.
- A família poderá mudar-se para uma nova habitação como inquilina principal.
- A família poderá mudar-se para uma nova situação de co-habitação.
- Outra intervenção que evite a situação de sem-teto: _____

8. Informações de contato de emergência (pessoa que não more com sua família): **CONTACTS TAB**

Nome _____ Relação com o chefe da família _____
Endereço _____ Cidade _____ Estado _____ Código Zip _____
Telefone _____

ASSINATURA DO CANDIDATO

Compreendo que esta inscrição não é um compromisso de assistência financeira. Autorizo a agência habitacional regional a fazer consultas para verificar as informações fornecidas nesta inscrição e discutir esta inscrição com outras agências, o proprietário do imóvel onde moro e empresas de serviços públicos conforme necessário nos termos da seguinte Declaração de Direitos da Lei de Práticas Justas de Informação dos EUA. Compreendo que qualquer declaração falsa ou equívoca pode resultar no cancelamento ou rejeição de minha inscrição. Certifico que as informações fornecidas nesta inscrição são verdadeiras, completas e corretas.

Assinatura do candidato: _____ Data: _____

**LEI DE PRÁTICAS JUSTAS DE INFORMAÇÃO
DECLARAÇÃO DE DIREITOS**

A _____ (Agência habitacional) coleta informações sobre candidatos e participantes do programa RAFT (Assistência Residencial para Famílias em Transição) a fim de determinar a qualificação e a necessidade de assistência financeira. As informações coletadas aqui são utilizadas para gerenciar o programa habitacional, proteger o interesse público financeiro e verificar a exatidão das informações fornecidas. Quando permitido por lei, elas podem ser liberadas para órgãos governamentais, autoridades habitacionais públicas locais, agências habitacionais sem fins lucrativos regionais, prestadores de serviços e investigadores e promotores civis e criminais. Caso contrário, as informações serão mantidas em sigilo e serão utilizadas apenas por funcionários da Agência Habitacional no curso de suas responsabilidades.

A Lei de Práticas Justas de Informação estabeleceu requisitos que regem a utilização e divulgação das informações coletadas pelas Agência Habitacional. Candidatos e participantes do programa podem conceder ou negar sua permissão quando solicitados pela Agência Habitacional para fornecer informações. No entanto, não permitir que a Agência Habitacional obtenha as informações necessárias pode resultar no atraso, desqualificação para programas ou desligamento.

Como candidato ou participante do programa, você possui os seguintes direitos com relação às informações coletadas:

1. Nenhuma informação deve ser utilizada para nenhuma outra finalidade que não sejam as descritas acima sem o seu consentimento.
2. Nenhuma informação deve ser divulgada voluntariamente a nenhuma pessoa que não estejam descritas acima sem o seu consentimento.
3. Você ou o seu representante autorizado tem o direito de inspecionar e copiar todas as informações coletadas sobre você.
4. Você pode fazer perguntas e receber respostas da Agência Habitacional sobre como ela coletará e utilizará suas informações.
5. Você pode questionar a coleta, manutenção, disseminação, utilização, exatidão, integridade ou tipo de informação que a Agência Habitacional possui sobre você. Se questionar, investigaremos sua objeção e corrigiremos o problema ou acrescentaremos sua objeção aos nossos arquivos.

Compreendo que estou autorizando a Agência Habitacional a obter e divulgar as informações necessárias conforme discutido acima. Esta autorização é válida pelo período de um ano. Compreendo que uma fotocópia desta autorização é válida como o documento original.

Assinada por cada membro da família com pelo menos 18 anos de idade.

Assinatura	_____	Data da assinatura
Assinatura	_____	Data da assinatura
Assinatura	_____	Data da assinatura
Assinatura	_____	Data da assinatura
Assinatura	_____	Data da assinatura
Assinatura	_____	Data da assinatura

SOMENTE PARA USO DO FUNCIONÁRIO:

Nome do funcionário que fez a entrevista: _____
 Assinatura do funcionário: _____

Nome do supervisor: _____
 Assinatura do supervisor: _____
 Data de aprovação: _____

QUANTIA APROVADA:

Valor mensal:	
(US\$ por mês _____ x _____ número de meses)	
Total =	
Depósito caução	
Primeiro/último mês de aluguel	
Pagamentos de contas	
Aluguel atrasado	
Hipoteca atrasada	
Transporte (relacionado ao emprego)	
Mobília	
Outros (explique)	
TOTAL	

Cheque(s) nominal(is) a:

Empresa/Pessoa física:

Empresa/Pessoa física:

Endereço:

Endereço:

Quantia:

Quantia:

Title	Rental Assistance Program Admin. HAC
File name	HAC contract FY24-26 August 2023.pdf
Document ID	0c12864e0f9b4d26a3b523f965f7d11e1a8b04d4
Audit trail date format	MM / DD / YYYY
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Document History



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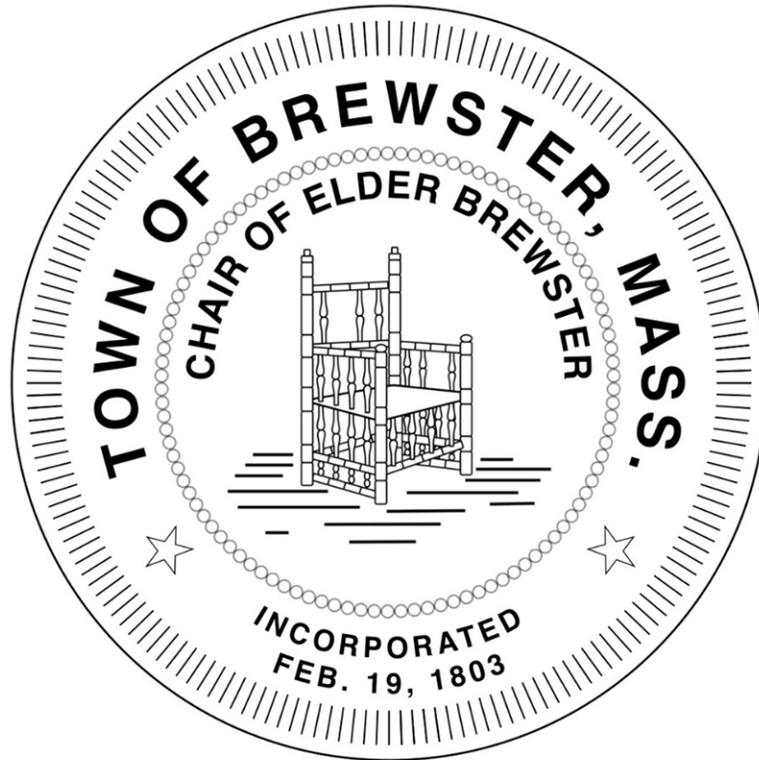


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12. Trust Guidelines and 2024 Priority Initiatives

**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. 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:

Selection Criteria
<p>The project/program proposal is consistent with the BAHT’s Funding Priorities. These include the following:</p> <ol style="list-style-type: none"> 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). 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. 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. 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. 5. Develop a range of projects to serve a range of housing needs including housing for families, seniors, and special needs populations. 6. Encourage mixed-income development to promote diversity and inclusion.
<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: _____

1. Sources of Funds: Check all that apply, include dollar amount, and circle if funds are committed or proposed.

- Brewster Affordable Housing Trust \$ _____ committed/proposed
- *Brewster Community Preservation Fund \$ _____

(*Some funding from the Trust is derived from Community Preservation Funds. Check this box if seeking additional funds from the Community Preservation Committee.)

- Private Bank Loan _____ \$ committed/proposed
- Sales Revenue _____ \$ committed/proposed
- Other: _____ \$ committed/proposed
- Other: _____ \$ committed/proposed
- Other: _____ \$ committed/proposed

2. Uses of Funds: Check all that apply. Predevelopment (*feasibility, engineering, appraisals, environmental studies/testing/mitigation, legal work, etc.*)

- Acquisition
- Preservation
- Site Preparation (*tree clearing, earth removal, etc.*)
- New Construction
- Redevelopment
- Administration
- Operations
- Marketing
- Other (please explain)

3. Targeted Population: Check all that apply.

- Family Senior/Elderly
- Homeless/At Risk of Homelessness Special Needs (identify population): _____
- Housing with Support Services (identify service providers):
- Other (identify):

4. Type of Housing: Check all that apply.

- | | |
|----------------------------------------|------------------------------------------------------|
| Homeownership: | Rental: |
| <input type="checkbox"/> Single-family | <input type="checkbox"/> Single Room Occupancy |
| <input type="checkbox"/> Condominium | <input type="checkbox"/> Individual/Family |
| <input type="checkbox"/> Cooperative | <input type="checkbox"/> Group Residence, Congregate |
| <input type="checkbox"/> Other | <input type="checkbox"/> Other (identify): |

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 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
 Phone: 5089-896-3701, ext. 1169



HOUSING PRODUCTION PLAN (HPP) IMPLEMENTATION TABLE SEPTEMBER 2023

The table below outlines the responsible parties for each strategy, as well as possible time frames and progress on strategies. The column on the right provides notes and accomplishments regarding the Town's work on the strategies one year into the 5-year plan.

Housing Production Plan Implementation Table as of September 2023 (Updated from Table 24 in the 2022 HPP) Note: SB FY24-25 Strategic Plan (H-2)

Implementation Strategies		CONFIRM Responsible Entities		CONFIRM Time Frame	NOTES	✓
		Lead	Support			
Regulatory Reform						
#1	Reevaluate the existing ADU and ACDU bylaws and other references to accessory apartments; explore amendments to streamline these provisions and improve their efficacy.	Planning Building	BHP HC SB	In Process/ FY24	Staff feedback. Planning Board evaluation, listening sessions, drafting edits for Fall23TM. Jon Idman staff lead.	
#2	Amend zoning to clearly allow mixed uses that include housing in business-zoned areas.	Planning	SB, HC TA, BHP	FY24	Community planning One Stop grant application 6/23 - Jon Idman staff lead.	
#3	Reevaluate the existing multifamily dwelling bylaw (Section 179-34) and consider changes and other regulatory measures to facilitate multi-unit residential development.	Planning	HC, TA SB	FY24	Community planning One Stop grant application 6/23 - Jon Idman staff lead.	
#4	Explore measures to require or encourage the inclusion of affordable units in residential development over a certain number of units.	Planning	HC, TA SB	TBD		
#5	Allow and incentivize the adaptive reuse of existing buildings for the creation of affordable and mixed income housing.	Planning Building TA, SB	HC ZBA	TBD		
#6	Utilizing the findings of the ongoing Integrated Water Resource Management Plan, continue to identify appropriate wastewater treatment systems to enable the creation of denser housing development that can support the inclusion of affordable units.	Interdepartmental: Water Resources Task Force. Health, TA, SB, Planning, Natural Resources	HC	TBD		



Housing Production Plan Implementation Table as of September 2023 (Updated from Table 24 in the 2022 HPP) Note: SB FY24-25 Strategic Plan (H-2)

Implementation Strategies		CONFIRM Responsible Entities		CONFIRM Time Frame	NOTES	✓
		Lead	Support			
Funding & Assets						
#7	Continue to work with nearby communities on the Cape by pooling CPA funds and other resources to construct affordable housing in suitable locations throughout the region and meet regional housing needs.	CPC TA HC SB	BHP BAHT	In process, success, & ongoing	Spring TM23: CPC funding of HAC Orleans & POH/CDP Wellfleet. Spring Rock local/regional preference request to EOHLC. CPA app for Fall TM23	✓
#8	Develop a five-year financial plan for the BAHT and determine whether additional funding streams should be explored.	BAHT & Finance (FT) Team & SB	HC CPC	Partially complete & In Process	Five year plan developed by Trust in FY23. Trust has interest in exploring additional funding streams.	✓
#9	Based upon the BAHT five-year financial plan, explore other funding opportunities to support housing initiatives at a range of income levels.	BAHT, CPC, FT, SB, TA & HC	BHP	FY24	Trust notes: RE transfer tax, year-round deed restrictions, standing appropriation for land, Trust for 80-120% AMI.	
#10	Explore local property tax incentives for the creation of affordable housing, such as offering a reduction of property taxes to an owner renting an affordable unit.	SB TA Finance	Assessor HC BAHT	TBD		
#11	Develop criteria for assessing a property's suitability for the creation of affordable and attainable housing.	Planning HC, BAHT Building, Health	Cons Comm, Open Space TA, SB, MHP	First	Not yet addressed, consider for FY24	
#12	Inventory existing Town-owned land using the criteria developed to determine suitability for housing; develop & issue an RFP for the development of affordable & attainable housing on properties identified as suitable for housing development.	Planning HC TA BAHT Cons Comm	Assessor SB Open Space	After #11		
#13	If deemed necessary based upon the findings of the Town-owned land inventory, develop and issue an RFP for the acquisition of privately held land for the creation of affordable and attainable housing.	BAHT TA HC	Planning SB	After #12		



Housing Production Plan Implementation Table as of September 2023 (Updated from Table 24 in the 2022 HPP) Note: SB FY24-25 Strategic Plan (H-2)

Implementation Strategies		CONFIRM Responsible Entities		CONFIRM Time Frame	NOTES	✓
		Lead	Support			
Education & Advocacy						
#14	Develop a collaborative housing education plan that connects to the Town's Local Comprehensive Plan (LCP).	BAHT BHP HC	Vision Planning BHA, COA	In process	Working collaboratively with LCP for Fall TM23	
#15	Continue to ensure regular participation by staff and members of Town bodies in available trainings on housing-related issues including fair housing, local and regional housing needs, comprehensive permit administration, and other relevant topics.	HC BAHT BHP	Planning CPC ZBA SB Finance	In process & ongoing	Provide training info. Local Preference Forum on 8.17.23.	
Local Policy & Planning Strategies						
#16	Continue to make good use of 40B, including the Local Initiative Program (LIP), as a vehicle for creating affordable housing.	BHP BAHT HC, TA	SB ZBA CPC	Success & ongoing	Brewster Woods leased, Habitat in development, Spring Rock Village comp permit approved. SB FY24-25 Plan (H-3)	✓
#17	Encourage public/private partnerships to facilitate the collaborative production of affordable housing to meet a range of community needs.	BAHT BHP HC TA	SB Planning CPC	TBD	No inquiries thus far.	
#18	Continue to monitor the impacts of short-term rentals on the availability of year-round rental units; review and consider changes to local policies accordingly.	SB Finance TA	BAHT HC	In process	SB FY24-25 Plan (CC-4) Evaluate impacts of short term rentals.	
#19	Increase housing staff capacity to ensure continued and consistent collaboration with the Building, Conservation, Health, and Planning Departments.	TA, BAHT Finance HC	Interdepartmental: Building Planning	In process	Housing Trust approved funding for housing program assistant. Job description in process for hiring FY24.	



Housing Production Plan Implementation Table as of September 2023 (Updated from Table 24 in the 2022 HPP) Note: SB FY24-25 Strategic Plan (H-2)

Implementation Strategies	<u>CONFIRM</u> Responsible Entities		<u>CONFIRM</u> Time Frame	NOTES	✓	
	Lead	Support				
Community Resources & Local Support						
#20	Continue the CDBG-funded housing rehabilitation program to enable income-eligible homeowners to make critical home repairs.	HC TA Finance	SB BAHT Building	In process	Received 1.7M CDBG FY22/23 funding as lead community. SB FY24-25 Plan (H-1)	✓
#21	Evaluate current CPC-funded housing initiatives and consider adjusting to meet current needs.	BAHT CPC, SB HC	BHP	In process	BAHT will oversee Buydown, filed CPC app. Rental assistance continued, RFQ 7.23.	✓
#22	Explore other opportunities for direct support for eligible households, including partnerships with local non-profits and housing assistance providers.	HC BHP BAHT	COA, SB CPC BHA	In process	Working with CDP & HAC on ADU resources. Cape Light Compact. Water bills.	

Notations:

BAHT- Brewster Affordable Housing Trust
COA- Council on Aging
FT- Finance Team
SB- Select Board
✓ = accomplishment

BHA- Brewster Housing Authority
CPC- Community Preservation Committee
HC- Housing Coordinator
TA- Town Administration

yellow highlight- active work

BHP- Brewster Housing Partnership
Cons Comm- Conservation Committee
MHP- MA Housing Partnership
ZBA- Zoning Board of Appeals

Select Board FY24-25 Strategic Plan

FINAL AS APPROVED 08.21.23

Vision Building Block	Goal #	Goal Description	Timeline	Vision Plan / Local Comprehensive Plan	FY23-24 SB Plan	Primary Responsible Party	Other Key Stakeholders
Sea Camps	SC-1	Provide interim public access to and activities on both Sea Camps properties	FY24-25	X	X	Town Administration and Bay & Pond Property Planning Committees	Select Board; Recreation Commission; Recreation Dept; Town Staff
	SC-2	Continue community planning process, engaging residents and stakeholders, to develop long-term comprehensive plans for both Sea Camps properties	FY24-25	X	X	Town Administration and Bay & Pond Property Planning Committees	Select Board; BPPC & PPPC Liaisons and Representatives, and Town Staff
	SC-3	Continue to explore potential partnerships and revenue generating opportunities that mitigate tax impacts and/or provide enhanced services, programs, or amenities for residents on both Sea Camps properties	FY24-25	X	X	Town Administration and Bay & Pond Property Planning Committees	Select Board; BPPC & PPPC Liaisons and Representatives, and Town Staff
Governance	G-1	Evaluate strategies to reduce tax burden on residents, including examining revenues and targeted local tax relief options, and managing school budgets	FY24		X	Finance Team	Select Board; Finance Committee
	G-2	Develop and implement communications plan, with focus on municipal finance and taxes, to best inform residents and local businesses about Town affairs	FY24-25	X		Town Administration	Select Board; Town Staff
	G-3	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	FY24-25	X	X	Town Administration, Human Resources, & Finance Team	Select Board; Finance Committee; Town Staff
	G-4	Conduct assessment of community recreation needs, develop implementation plan, and provide staffing supports to deliver enhanced recreation services	FY24-25	X	X	Town Administration	Select Board; Finance Team; Human Resources; Recreation Dept & Commission; Natural Resources Dept; Department of Public Works
Community Character	CC-1	Complete Diversity, Equity, and Inclusion audit of Town policies, provide DEI training to Town officials and staff, and integrate DEI considerations into Town programs, events, and activities	FY24-25	X	X	Town Administration	Select Board; Human Resources Department; Town Staff
	CC-2	Develop and implement FY24-28 Age-Friendly Community Action Plan based on 2023 COA community needs assessment	FY24-25	X	X	Council on Aging Board & Department	Select Board; Town Administration; Social Services Team
	CC-3	Evaluate feasibility of potential childcare subsidy program, and implement in equitable and sustainable manner	FY24-25	X		Select Board	Finance Team; Finance Committee; Housing Department
	CC-4	Evaluate impacts of short-term rentals on the community and consider potential policy solutions	FY25			Select Board & Town Administration	Board of Health; Health Department; Housing Department; Building Department; Planning Department
Open Space	OS-1	Develop standard criteria and process to evaluate potential land acquisitions and consider establishing municipal land acquisition committee	FY24	X	X	Select Board	Town Administration; Open Space Committee; Affordable Housing Trust; Water Commission; Town Staff
	OS-2	Identify priority goals of 2021 Open Space and Recreation Plan and begin implementation, including making targeted accessibility improvements to Town-owned conservation land	FY24-25	X		Natural Resources Advisory Commission & Dept; Recreation Commission & Dept	Town Administration; Select Board; Conservation Commission; Water Commission & Dept

Select Board FY24-25 Strategic Plan

FINAL AS APPROVED 08.21.23

Vision Building Block	Goal #	Goal Description	Timeline	Vision Plan / Local Comprehensive Plan	FY23-24 SB Plan	Primary Responsible Party	Other Key Stakeholders
Housing	H-1	Promote and encourage support programs that help residents stay in their homes	FY24-25	X	X	Housing Dept	Select Board; Town Administration; Affordable Housing Trust; Human Services Committee; Council on Aging
	H-2	Continue implementing Housing Production Plan	FY24-25	X	X	Affordable Housing Trust & Housing Dept	Select Board; Planning Board; Housing Partnership; Town Administration; Planner
	H-3	Continue to provide support for Millstone Community Housing initiative	FY24-25	X	X	Town Administration & Housing Dept	Select Board; Affordable Housing Trust; Community Preservation Committee
Local Economy	LE-1	Develop Guide to Doing Business in Brewster	FY25	X	X	Town Administration	Building Dept; Health Dept; Planning Dept; Natural Resources Dept; Town Clerk; Chamber of Commerce
Coastal Management	CM-1	Identify and implement priority goals and strategies of Coastal Resource Management Plan (Phase I)	FY24-25	X		Natural Resources Commission & Dept	Select Board; Conservation Commission; Town Administration
	CM-2	Advance intermunicipal shoreline management plan initiative with Dennis and Orleans	FY24-25	X		Natural Resources Dept	Natural Resources Advisory Commission; Town Administration; Conservation Commission
Water Resources	WR-1	Continue Integrated Water Resource Management Plan implementation and update as needed to reflect current alternatives analyses, prioritize pond water quality, and identify timelines	FY24-25	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 manage Pleasant Bay watershed permit, develop new watershed permits, and educate the community about changes to Title V regulations and new DEP nitrogen sensitive watershed permit regulations	FY24-25	X		Water Resources Task Force	Town Administration; Select Board; Board of Health & Health Dept; Pleasant Bay Alliance; Golf Commission & Dept; Brewster Ponds Coalition
Community Infrastructure	CI-1	Collaborate with Brewster Ladies Library Association Board to determine priorities for library renovations and possible funding options/opportunities	FY24		X	Select Board & Town Administration	Finance Team; Brewster Ladies Library Association Board & Library Dept; Community Preservation Committee; Finance Committee
	CI-2	Lead approved capital projects through to successful completion and continue to communicate and engage with residents	FY24-25	X		Town Administration	Select Board; Town staff
Climate Mitigation & Adaptation	CA-1	Identify and implement priority energy and climate mitigation/ adaptation goals and strategies consistent with the Municipal Vulnerability Preparedness Plan, Green Communities Energy Reduction Plan, and Hazard Mitigation Plan	FY24-25	X		Energy & Climate Action Committee; Energy Manager	Town Administration; Select Board
Solid Waste Management	SW-1	Establish improvement process for Department of Public Works and Recycling Center campus based on results of site assessment	FY24	X	X	DPW Director	Town Administration; Select Board; Recycling Commission

Housing Coordinator Update July 2023

Jill Scalise

Ongoing Activities/ Projects

1. Community Outreach and Education (Housing Production Plan (HPP) Strategy #14)
 - Responded to email, phone & in person requests for information and assistance, 53 total requests for housing information (38) or assistance (15). Open office hours Thursday from 10-noon.
 - Updated webpage. Made website postings & did outreach for two affordable housing opportunities.
2. Brewster Affordable Housing Trust (BAHT) (HPP assorted strategies, Select Board (SB) Strategic Plan H-1)
 - Finalized and submitted Community Preservation Act application to CPC for funding of the Affordable Buydown Program. CPC deemed application complete & CPA eligible, referred to Housing Partnership.
 - Trust authorized \$5,000 funding for start-up costs of Housing Program Assistant position.
 - Trust provided comments for SB strategic plan & support letter for Millstone CPA application.
3. Community Housing Parcel off Millstone (SB Strategic Plan H-4, HPP Strategies #12 & 16)
 - Comprehensive Permit decision recorded July 12th, after the appeal period concluded without an appeal.
 - Compiled documentation and submitted request to state for certification of Housing Production Plan.
 - Updated 0 Millstone Road timeline and worked on name for development.
4. Comprehensive Permit Projects (HPP Strategy #16): Habitat for Humanity on Phoebe Way. See link below.
5. Preservation of Housing and Related Support of Brewster Residents (SB H-3, HPP Strategies #20, 21 & 22)
 - Brewster's Rental Assistance Program (BRAP)- Received 3 quotes for management of BRAP. Read quotes and compiled information for Housing Trust to make decision on 3-year contract at August meeting.
 - Community Development Block Grant (CDBG)- Received quarterly report on FY21 housing rehabilitation & childcare assistance. Grant progressing well, waiting on FY22/23 grant decision.
6. Subsidized Housing Inventory (SHI) (HPP Strategies #21 & 22)
 - 212 Yankee Drive- Donna Kalinick oversaw response to questions, bid opening, and reference calls for work to preserve home & prepare for affordable resale. Bid recommendation to be made by Housing Trust, with final decision by Select Board. Met with legal counsel about the use of CPA funds on the property.
 - Serenity Apartments- With Ms. Kalinick, met with legal counsel about regulatory requirements. Also talked with Serenity representatives about requirements for annual report and affordable unit rent increase requests.
 - 6 Sachus Trail- addressing deed violation. Resale of property by HAC. See below.
 - Continue working on SHI several homes of concern.
7. Housing Production Plan (HPP) (Select Board Strategic Plan Goal H-2)
 - ADU Bylaw: Participated in discussions and/or presentations led by Town Planner Jon Idman at Planning Board, Zoning Board of Appeals (ZBA), and Housing Partnership.
 - Updated progress on HPP Implementation Table & provided to SB along with comments for strategic plan.
8. Collaboration (HPP Strategies #7 & 15)
 - Prepared Local Preference Information Session flyer and distributed information to participating groups.
 - Met with CDP about Housing Institute planning. Attended scheduled HOME Consortium meeting.

Upcoming Events:

- Applications open for 2 Habitat for Humanity 3 bedroom homes on Phoebe Way. Due August 14th.
[To Apply for a Home | Habitat for Humanity Cape Cod \(habitatcapecod.org\)](https://www.habitatcapecod.org)
- Applications are available from HAC for an affordable home at 6 Sachus Trail. Due August 11th.
[6 Sachus Trail in Brewster - Housing Assistance Corporation Cape Cod \(haconcapecod.org\)](https://www.haconcapecod.org)
- Local Preference Information Session planned for August 17th at 6PM & hosted by Housing Partnership.

Personnel

- Participated in Housing Partnership, Housing Trust, Planning Board, & ZBA meetings. Worked with: Assessors, Building, Council on Aging, CPC, Finance, Health, Planning, Public Works, Town Administration & ZBA. Attended First Amendment Audit session



TO: Donna Kalinick, Jill Scalise, Town of Brewster
FROM: Cassie Boyd Marsh, Bailey Boyd Associates, Inc.
DATE: September 5, 2023
RE: FY21 Brewster CDBG Program Monthly Update

Administration:

The administration of the grant continues to go well, with funds moving steadily and EOHLC reports submitted on time with positive feedback.

Both programs are thrilled at the news that the FY22/23 application was funded. Knowing another year of funding is coming is a relief to many on the waitlist, or in need of additional childcare support.

Housing Rehabilitation:

The Housing Rehab program is doing well, and continuing to progress on schedule. Currently, there are 20 projects approved in the pipeline, in all stages of the process. 11 homes are complete and 3 are under construction. 3 are out to bid for construction and another 3 are having site visits prior to the bidding process. There are 4 applications pending review, dependent on the funds remaining after the current projects are encumbered.

After actively seeking out new qualified contractors, TRI has successfully added 2 seasoned GCs to the program. This leads to a more competitive bidding process and the ability to put more projects out to bid simultaneously, which are great for both the homeowners and the program in general. TRI will continue to seek new contractors, however, they're thrilled with this addition.

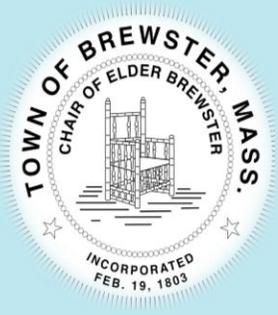
The projects this year, to date, are spread as follows: Brewster: 6, Dennis: 8, Wellfleet: 6, and repairs are primarily focused on septic systems, barrier removal (accessibility issues), siding & windows. Elderly homeowners represent approximately 80% of the beneficiaries and there are two families with children.

Childcare Subsidy Program:

The Childcare Subsidy Program continues to progress steadily. We've received 32 family applications, of which 20 have been approved. As the school year approaches, many families apply to this program for their younger children who need to start preschool or daycare as well. While many recipients this year have utilized their full

funding, they're thrilled to hear that new funds will become available this fall. 30 children are utilizing funds, encumbering 88% of the program funds. The breakdown of children by town of residence is:

Brewster: 15 Dennis: 14 Wellfleet:1



On behalf of the Select Board, Bay Property Planning Committee, and Town Management, we invite you to join us for Brewster's

First Annual Volunteer Fair

At our inaugural Brewster Volunteer Fair, members from board, committees, and commissions will be available to talk to residents about their role in shaping our community. Members will have the opportunity to present the ongoing work their team is responsible for and the planned initiatives for the upcoming year.

Residents will be able to explore opportunities to get involved and learn more about the election and appointment process.

Please join us!

Saturday September 30, 2023

Dining Hall, Bay Property

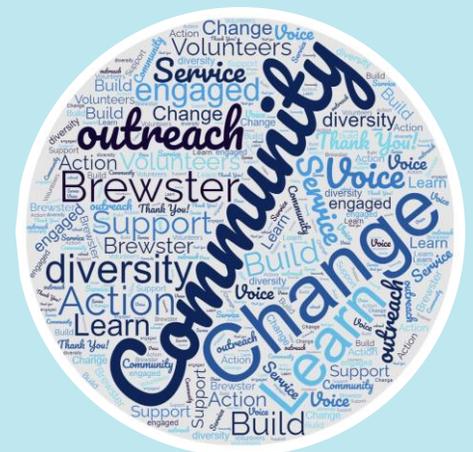
10am – 12pm

We are requesting each board, committee, and/or commission select 1-3 representatives to host a table at the event.

Immediately following the Volunteer Fair, we invite all members of boards, committees, and commissions to join us for an appreciation luncheon from 12pm – 1pm.

Please RSVP to Erika Mawn no later than Sept. 22nd emawn@brewster-ma.gov / (508) 896-3701 x1100

THANK YOU FOR ALL YOU DO!



2023 FALL HYBRID PEER GROUP MEETINGS

Quarterly housing conversations for municipal officials & staff

OUTER CAPE PEER GROUP

Provincetown, Truro, Wellfleet and Eastham

**When: Tuesday, September 12,
2023, 3 pm - 4:30 pm**

**Where: Wellfleet Adult Community
Center, 715 Old Kings HWY
and Zoom**

LOWER CAPE PEER GROUP

Orleans, Brewster, Chatham and Harwich

**When: Thursday, September 14,
2023, 3 pm - 4:30 pm**

**Where: CDP Office,
260 Cranberry HWY and
Zoom**

- These Peer Group meetings are an informal discussion space for municipal officials and town staff who are involved in or interested in housing production on the Outer Cape.
- Towns will have an opportunity to share updates on their housing initiatives and projects.

To register, [click here](#) or email [Amanda Bebrin](mailto:Amanda.Bebryn@capecdp.org),
Director of Housing Advocacy at amanda@capecdp.org



YOU ARE INVITED!

***“Considering the Intersection of Conservation
and Affordable Housing”***

What: A presentation by and discussion with Bob Wilber

When: September 27, 2023 at 2PM

Where: Harwich Community Center
100 Oak Street
Harwich, MA 02645

Bob Wilber is the Director of Conservation Services for the Commonwealth of Massachusetts. Previously he directed statewide land conservation programs in both the public and private sectors in Massachusetts, with State Forests & Parks, The Nature Conservancy, and most recently with Mass Audubon. Bob was the first president of the Massachusetts Land Trust Coalition and served as a trustee for that organization for many years. He and wife Karen live in Stow, where he was instrumental in the successful adoption of the Community Preservation Act more than 20 years ago, and chaired Stow’s Community Preservation Committee during the first decade+ of its existence. He has been a member of the Town’s Open Space Committee for nearly 30 years.

This presentation about a successful example in Massachusetts of land conservation & affordable housing working together is jointly sponsored by:

**Harwich Conservation Trust
&
Harwich Affordable Housing Trust**

Space is limited so please RSVP now to: Bobspencer529@gmail.com
(Bob is a member of the Harwich Affordable Housing Trust)

Jill Scalise

From: Donna Kalinick
Sent: Thursday, August 24, 2023 9:24 AM
To: Jill Scalise; Peter Lombardi; Amy von Hone; Chris Miller; Davis Walters; Jonathon Idman
Subject: FW: Gov. Healey Announces State of Emergency

Hi Everyone, we should have shared this with Community Development team. Donna

From: Massachusetts Municipal Association <gbeckwith@mma.org>
Sent: Tuesday, August 8, 2023 4:50 PM
To: Donna Kalinick <dkalinick@brewster-ma.gov>
Subject: Gov. Healey Announces State of Emergency



Governor Declares State of Emergency, Calls for Support for Newly Arriving Migrant Families

Gov. Maura Healey this morning declared that a state of emergency exists in Massachusetts due to rapidly rising numbers of migrant families arriving in need of shelter and services and a severe lack of shelter availability.

The governor said the declaration serves as a notice to the federal government and the Commonwealth that the state's shelter system cannot sustain its recent rapid expansion, and that further assistance is urgently needed.

She said there are now nearly 5,600 families — or more than 20,000 individuals — in state shelters, a number that's 80% higher than it was a year ago. The governor said the number of families coming to field offices seeking assistance, which was 25 families per day in March of last year, has jumped to more than 100 families per day in July.

In a [letter today to Secretary of Homeland Security Alejandro Mayorkas](#), Healey pointed to work authorizations as a primary driver of the crisis, and called on the federal government to take urgent action to streamline and expedite work authorizations and increase funding to states to assist in providing shelter and services to families. She also called on Congress to address “outdated and punitive” immigration laws, and called on cities and towns, charities, advocates, faith organizations and providers to continue to partner with the administration to meet the need for shelter and work.

Massachusetts is the only state in the country with a “right-to-shelter” law, which guarantees homeless families access to emergency shelter.

The administration recently launched the [Immigrant Assistance Services program](#) to provide case management, legal services and other support for families in state shelters. The administration said the first-in-the-nation program is providing an unprecedented level of legal support toward asylum, work authorization, and other legal steps to help new arrivals integrate into Massachusetts.

The administration said it is also working to establish “new and innovative pathways” for new arrivals to secure work. The state’s federal delegation also recently [wrote to Secretary Mayorkas and U.S. Citizenship and Immigration Services Director Ur Jaddou](#), urging them to expedite and streamline the work authorization process.

Healey said “state employees and our partners have been miracle workers throughout this crisis, going above and beyond to support families and using every tool at their disposal to expand shelter capacity” by nearly 80% in the last year.

“But in recent months,” she added, “demand has increased to levels that our emergency shelter system cannot keep up with, especially as the number of families leaving shelter has dwindled due to a lack of affordable housing options and barriers to securing work. ... Many of the new arrivals to our state desperately want to work, and we have historic workforce demands across all industries.”

Lt. Gov. Kim Driscoll added that the state’s Emergency Assistance system is designed to be a temporary, emergency safety-net program.

“It is not equipped to handle the demand that we have seen in recent months,” she said. “We know what it will take to truly address the root causes of this emergency: rapidly increasing housing production across the state and implementing comprehensive immigration reform at the federal level, including work authorizations.”

The 5,600 families in emergency shelters in Massachusetts today is up significantly from around 3,100 families a year ago, according to the administration.

Housing and Livable Communities Secretary Ed Augustus said his office has been able to expand emergency shelter capacity and support more families than ever before.

“But now we confront significant challenges,” he said. “Our service provider partners are stretched beyond their means, and it has become increasingly difficult to add new shelter units to our [Emergency Assistance] portfolio.”

MMA Executive Director Geoff Beckwith noted that the migrant housing issue has had a direct impact on more than 80 communities in every region of the state, and that local officials “are doing their level best to partner with the state” to respond to the crisis as it unfolds.

“In addition to working with state officials to make sure that the transitional housing is safe and appropriate, community leaders want state and federal agencies to step in to provide these families with the services and support they need to be safe and healthy,” he said. “It is appropriate for Gov. Healey to declare a state of emergency, and municipal leaders support every effort to muster the necessary federal and state resources to respond to this crisis.”

Information about how the public can help is available at mass.gov/sheltercrisis. Anyone who can offer assistance should contact the state at shelterhelp@mass.gov or by dialing 211, which will be monitored by the [Massachusetts Emergency Management Agency](#).

The administration also announced that the United Way of Massachusetts Bay and The Boston Foundation have launched the [Massachusetts Migrant Families Relief Fund](#) to help ensure that new arrivals in Massachusetts have their essential needs met.

The fund will:

- Rapidly deploy emergency financial assistance through a trusted network of human services and shelter organizations in Massachusetts to ensure that individuals, children and families have access to essential needs
- Fund livelihood opportunities and assistance
- Support community-based organizations providing direct services on already-stretched budgets and staff resources

The administration said the Emergency Assistance system has spread to more than 80 communities since January, added thousands of new units of emergency assistance housing, launched new shelter sites, and created Family Welcome Centers to serve as central intake centers to connect families with shelter and services. Despite these efforts, demand has continued to rise at a pace that the Emergency Assistance system cannot sustain.

- [Link to the administration's full press release](#)



Massachusetts Municipal Association
3 Center Plaza
Suite 610
Boston, MA 02108
(617) 426-7272 | [Email Us](#) | [View our website](#)

[Unsubscribe](#) from MMA Emails



From: Association to Preserve Cape Cod <kandres@apcc.org>
Date: August 16, 2023 at 4:12:35 AM EDT
To: Timothy Hackert < >
Subject: APCC News & Information
Reply-To: kandres@apcc.org

Association to Preserve Cape Cod



Indian Lands, Dennis. Photo by Sue Machie.

Advocacy

In [a letter](#) to Massachusetts Housing Secretary Ed Augustus, APCC put forward the notion that the answer to our housing problem, and therefore to our environmental protection challenges, lies in integrated strategy that promotes and enables:

- the purchase of deed restrictions on existing houses that ensures long-term affordability for working families;
- land use policies that encourage denser development of multi-family and rental housing in already disturbed and underdeveloped properties that have access to wastewater infrastructure;
- zoning changes that break the development patterns that have resulted in poor water quality, traffic and high housing prices;
- a major new open space acquisition effort that preserves the majority of the remaining critical habitat left unprotected; and
- utilization of those portions of Joint Base Cape Cod that may no longer be needed to meet critical national defense needs or that are not within the sensitive lands of the Upper Cape Water Supply Reserve.

Please see our attached letter to Governor Healey proposing a reconsideration of the utilization of JBCC property as a part of a comprehensive alternative approach to meeting the region's housing needs.

APCC looks forward to working with Secretary Augustus and the rest of the Healey administration on land use policies that are fine tuned to the unique needs of Cape Cod.

Association to Preserve Cape Cod



Andrew Gottlieb
Executive Director

August 10, 2023

BOARD OF DIRECTORS

Eliza McClennen
President

Mr. Edward Augustus, Secretary
Executive Office of Housing and Liveable Communities
100 Cambridge Street, Suite 300
Boston, MA 02114

Steven Koppel
Vice President

Dear Secretary Augustus:

Bob Ciolek
Treasurer

I enjoyed your comments at the OneCape Summit and had hoped to have the chance to talk to you. As the Cape’s leading environmental advocacy organization, the Association to Preserve Cape Cod’s primary mission is the preservation of the environment. That said, we have a long history of working with a diverse group of partners, including housing advocates, to develop public policies that support, and are good for, the environment as well as the people of Cape Cod. APCC’s work with Housing Assistance Corporation on the GrowSmart Cape Cod project (<https://growsmartcapecod.org/>) is our most recent collaboration.

Jack Looney
Clerk

Tom Cohn

John Cumbler

Margo Fenn

Joshua Goldberg

Let’s start by stating the obvious: We all agree that the Cape needs and benefits from a year-round population with access to stable and affordable housing. Not only does the well-being of our economy rely on the availability of local workers, but a year-round population will also be more invested in preserving the resources of Cape Cod. A second home-dominated visitor population is not as invested in preserving the Cape as those who consider here home. While we will always have both permanent and seasonal residents, the balance is shifting away from a sustainable year-round population and that needs to be corrected.

DeeDee Holt

Pat Hughes

Molly Karlson

Elysse Magnotto-Cleary

Blue Magruder

Wendy Northcross

From that starting point of agreement, the proposed solutions diverge. Many have coalesced around some iteration of a “build our way out of it” agenda. Focused on building market-rate housing with some subsidized affordable housing, this approach succeeds only by building enough homes on the Cape to make it no longer the place most of us value. We believe there are alternatives to reliance on policies that promote enough new market-rate building to satiate the market forces that have distorted the current housing market.

Rick O’Connor

Kris Ramsay

Robert Summersgill

Charles Sumner

Taryn Wilson

What I have heard that I find interesting pivots off the intriguing comment made by Paul Neidzweicki of the Cape Cod Chamber of Commerce at the OneCape Summit. Paul characterized the Cape’s housing issue as not a problem of too few houses, but as an occupancy problem. In other words, we have enough single-family houses; what

we need is to have more of them occupied on a year-round basis by working families for whom Cape Cod is home. That notion made sense to me, and combined with his statement that the Cape has enough detached single-family homes, I am able to see a path forward.

The answer to our housing problem, and therefore to our environmental protection challenges, lies in integrated strategy that promotes and enables:

1. the purchase of deed restrictions on existing houses that ensures long-term affordability for working families;
2. land use policies that encourage denser development of multi-family and rental housing in already disturbed and underdeveloped properties that have access to wastewater infrastructure;
3. zoning changes that break the development patterns that have resulted in poor water quality, traffic and high housing prices;
4. a major new open space acquisition effort that preserves the majority of the remaining critical habitat left unprotected; and
5. utilization of those portions of Joint Base Cape Cod that may no longer be needed to meet critical national defense needs or that are not within the sensitive lands of the Upper Cape Water Supply Reserve. Please see our attached letter to Governor Healey proposing a reconsideration of the utilization of JBCC property as a part of a comprehensive alternative approach to meeting the region's housing needs.

Simply put, more of the same housing and development approaches, no matter how well intentioned, will bring more of our existing problems. Now is the time to break the mold before insatiable market forces consume all the remaining open space and turn the remaining modest sized homes that can suit working families into unattainable palaces that sit empty for much of the year. APCC would like to work with you to develop many of these ideas for possible inclusion in your upcoming Housing Bond Bill. I look forward to hearing back from you and welcome the opportunity to work with you on these important matters of public policy.

Sincerely,



Andrew Gottlieb
Executive Director

cc: Governor Maura Healy
Lt. Governor Kim Driscoll
Secretary Rebecca Tepper
Secretary Yvonne Hao
Senator Julian Cyr
Senator Susan Moran

Representative David Vieira
Representative Sarah Peake
Representative Kip Diggs
Representative Steven Xiaharos
Representative Chris Flanagan

Can Affluence and Affordable Housing Coexist in Colorado's Rockies?

The outdoorsy lifestyle of Colorado mountain towns has become a magnet for the new remote-worker class, upending life for those already rooted there.

By Talmon Joseph Smith Photographs by Joanna Kulesza

Reporting from the counties of central and western Colorado.

Aug. 17, 2023

In the recreation-fueled, amenity-rich economy of Colorado's Rocky Mountain region, there are two peak seasons: summer, with its rafting, hiking, fishing and biking, and the cold months filled with skiing and other winter activities.

And then there is "mud season" — a liminal moment in spring when the alpine environment, slowly then suddenly, begins to thaw and only a trickle of tourists linger.

It's a period that workers in other places might bemoan. But for much of the financially stretched work force serving the assemblage of idyllic mountain towns across the state, a brief drop-off in business this spring was a respite.

During a slow shift on a 51-degree day at the Blue Stag Saloon — a nook on Main Street in the vacation hub of Breckenridge — Michelle Badger, a veteran server, half-joked with her co-workers that "this winter was hell."

Crowds were larger than ever. And workers in the old Gold Rush town still enjoy the highs of the easy camaraderie and solid tips that come with service jobs in the area. But it was all sobered by the related headaches of soaring rents and acute understaffing, which left employees, managers and demanding customers feeling strained.

Working in mountain towns like Breckenridge and others in Summit County — including Silverthorne, Dillon and Frisco — would feel like a fairer bargain, Ms. Badger and her colleagues said, if they could better afford living close by.

Long commutes are common throughout America. But rental prices in hamlets among the wilderness on the outskirts of town are becoming burdensome too.

Job growth has severely outpaced the stock of shelter throughout Colorado. Median rent in Frisco — which a decade ago was considered a modest "bedroom community" for commuting employees — is about \$4,000 a month, according to Zillow, and 90 percent above the national median. Home buyers buttressed by family money abound.

The wage floor for most jobs in and around the county — from line cook to ski lift operator — is at least \$18 an hour, or roughly \$37,000 a year. Yet for those not lucky enough to land a rare slot in subsidized local employee housing, it's not uncommon to live an hour or more away to attain a livable budget.

As that happens, the contingent displaced by the rich ripples outward down rural highway corridors and, in turn, displaces the farther-flung working poor.

Inequality has always been rampant within the orbit of popular destinations. But the financial knock-on effects of those ritzy spheres have expanded as the pandemic-induced surge in remote work has supercharged divides.

Wanderlust-filled white-collar workers abruptly discovered that multiweek visits or even permanent relocations were possible for them and their families. Those seeking investment properties saw the opportunities of this hybrid-driven land rush as well, and pounced.

Longtime residents have had a front-row seat.

Matt Scheer — a 48-year-old musician who grew up on a ranch eastward in El Paso County, where "as soon as we could carry the milk bucket we were milking the cow" — is the sort of extroverted jack-of-all-trades who typifies the spirit (and the wistful brand) of Summit County.





Matt Scheer feels lucky to have bought a house 11 years ago when homes were more affordable and mortgage rates lower. But he feels unable to move. Having moved near Breckenridge in the early 2000s to ski, hike, fly fish and work around town, he's relieved that he managed to pick up his place in 2012 for \$240,000 with a fixed-rate mortgage. Prices in his tucked-away French Creek neighborhood — a hilly, unincorporated patch with modest double-wide manufactured homes — have more than tripled.

Though he's a loyal resident with little interest in ever moving, Mr. Scheer said he "can't really leave."

For a payout of tens of thousands of dollars from the local government, he recently signed onto a hefty “deed restriction” for his property, banning its use for Airbnb stays, limiting any potential renter or buyer to the work force of Summit, and limiting any potential resale price. And he did it with pride.

It’s part of a growing program led by Breckenridge and other local governments to limit gentrification without licensing a large buildup of new developments. (Deed restrictions in destination areas got off to a quieter start in the 2010s but have ticked up.)

Incumbent property owners willing to sacrifice lucrative short-term vacation rental income see it as a fair trade-off, key to keeping long-term residents and the dashing contours of their towns’ terrain. Policy critics, and frustrated local renters fighting over limited spots, say it is an inadequate tool for the scale and source of the problem: a lack of units.

Those critics include the governor of Colorado, Jared Polis, who is skeptical that lump-sum payments to owners in exchange for deed restrictions will be a sufficient incentive to broadly move the needle on affordability.

“There is no silver bullet,” he said in an interview. “But one of the areas that we have focused on is removing the barriers to additional home construction.” He added that “housing is not a problem that you can solve by throwing more money at the existing housing stock.”

His sweeping legislation to ensure “a home for every Colorado budget” by pre-empting local land-use laws and directly loosening zoning rules statewide died in the State Senate in May, after some initial momentum. All but one of the mayors in the state’s Metro Mayors Caucus issued a letter opposing the plan.

‘It’s Either Five Mil or Five Jobs’

As politicians jockey, many resourceful Coloradans find ways to make do.

Mr. Scheer, for instance, has picked up over 30 music gigs through the end of summer, paying about \$100 an hour — though he acknowledges it’s his locked-in, lower housing costs that make his lifestyle workable.

During a practice jam session and impromptu afternoon party of 20- to 40-somethings at Mr. Scheer’s place in the spring, his pal and fellow guitarist, Bud Hallock (the other half of their occasional duo band, Know Good People), explained the grind people face by echoing the playfully hard-nosed aphorism uttered around town: “It’s either five mil or five jobs.”

“If you’re willing to put in the work, you’ll be able to,” argues Mr. Hallock, who moved out West shortly after graduating from St. Lawrence University in 2015. Mr. Hallock has three jobs, he said, adding, “I don’t think it’s the God-given right of anyone to come to a ski town and have it easy.”

For many longtime residents and transplants alike, it has become harder to finesse: Even as Summit County adds waves of remote workers, it has experienced net negative migration since 2020. It’s a trend mirrored in the larger urban areas of Denver and Boulder, where the share of people working remotely is among the highest in the country, as homelessness rises.



Breckenridge and other local governments are offering payments to some homeowners who agree to restrictions on how their property can be used and sold.



Summit County is a draw for residents that enjoy outdoor activities like hiking, skiing and water sports.



Seventy percent of residences in the county are second homes that sit vacant most of the year or serve as short-term rentals.

Tamara Pogue, a member of Summit County’s governing board, said the mountain towns and valley cities of the Front Range near Fort Collins and Colorado Springs as well as those out by the Western Slope struggled with an “affordability issue” similar to the nation’s big cities for the same reason: “We’re supply-constrained.”

“The problem is the average cost of a single-family home in Summit County so far this year is \$2.14 million,” Ms. Pogue said. “Not one job makes that affordable.”

The stock available is limited: 70 percent of homes in the county are second homes that sit vacant most of the year or serve as short-term rentals, she said, typically Airbnbs.

As a single mother of three, Ms. Pogue bought a 1,400-square-foot duplex for \$525,000 in 2018 — a rarity, if not an impossibility, now. She said a determination to prevent “mountain communities” from becoming “towns without townspeople” had driven her to become a staunch YIMBY, or a “yes in my backyard” supporter of home-building efforts, against the wishes of perceived NIMBYs, or the “not in my backyard” voices.

Ms. Pogue and her allies argue that the relatively slow pace of building in the Rockies, despite the area’s popularity and rising prices, is a subtle form of denial.

“Everyone wants to be here, whether they work here or not,” she added, “and so we have this spiral.”

If, When, Where and How to Build More

A few affordable-housing projects visibly chug along in Summit near the airport service road, not far from Kingdom Park Court, one of a handful of mobile home parks in the county with pricey lot rents. But getting middle-income developments greenlit can be a slog. Many proponents of limiting development note that about 80 percent of the county is restricted federal public land, putting a ceiling on what can be done. (There’s a nascent pilot program with the U.S. Forest Service to approve some apartments on leased land.) In the meantime, the well-off are gobbling up much of what’s left.

Just north of downtown Silverthorne sits Summit Sky Ranch — a sprawling development with homes starting around \$1 million, with a pledge of “bringing modern mountain living to over 400 acres of pristine natural beauty” in the valley. It quickly sold out and many have moved in, lured by a private observatory and private access to a river bend.

Laurie Best, the longtime planning manager for housing in the community development department for the Town of Breckenridge, said she had emphasized deed-restriction policies and more generally trying to preserve existing units to reduce the need for new ones.

Ms. Best and her backers have acceded to some construction at a slow and steady pace, but they staunchly oppose taller, dense multifamily buildings, which are not, as she put it, “consistent with the character of the town.”

In several counties, there has been a swell in “conservation easements” — legal agreements between private landowners and local governments to guard wildlife and scenic open space by permanently banning development. The trend led the state to create a Division of Conservation in 2018 with an oversight commission to authenticate the contracts.



A construction site in Silverthorne, Colo. Some officials and residents in the area have acceded to limited construction but are wary of adding taller, dense multifamily buildings.

Eric Budd, a leader of a movement in Colorado called Bedrooms Are for People — which favors expanding land use and more widely permitting apartments, duplexes and triplexes — scoffs at the uptick in easements. He contends that what he tartly calls a “xenophobic attitude of ‘there’s only so much to go around’” is self-defeating.

Trying to restrict access to a hot commodity — in this case, half of a state — won’t end well for anyone, he said, and a California-level, cost-of-living crisis is only five or 10 years away.

Down in the foothills of the Rockies in Boulder, where Mr. Budd lives, school enrollment and the overall population have declined along with affordability, as remote-worker migration has picked up.

In some sense, the arguments against restrictionism amount to a water-balloon analogy: squeezing leads to odd bulges in random places.

Before the pandemic, Leadville, an old mining town 15 minutes from the trailhead of the highest peak in the Rockies, was an affordable harbor for working-class Hispanic employees of the nearby vacation economies: just out of reach of the affluence around Aspen to the west and resorts near Vail to the north.

Since 2020, though, Leadville has become engulfed as those realms of wealth expand and overlap, causing rents and home prices to spike beyond what many can feasibly afford over time, with few other places to go.

Second-home owners constituted half of all home sales in 2020 and 2021.

The Downside of Good Intentions





Kimberly Kreissig, a real estate agent, at a home she was selling in Steamboat Springs. She says an effort to build affordable homes yielded house flippers. Half of Colorado renters are officially defined as cost-burdened — spending more than 30 percent of their income on housing costs. And local economists suggest that the rate has ticked even higher in mountain locales.

For Kimberly Kreissig, a real estate agent in Steamboat Springs, a year-round recreation hub with natural hot springs near Wyoming, the affordability crisis in “the high country” has no simple villain. For years, her practice in Steamboat — where the average home price is above \$1 million, compared with \$580,000 in early 2019 — included both upper-middle-class, first-time home buyers and luxury-market sellers.

In 2018, she and her husband, a developer, broke ground on a dense, 50-unit multifamily project in Steamboat designed for people “in that \$75,000 range,” she said — “for instance, my office manager here.”

“We had grandiose plans that we were going to be able to sell these things for \$300,000,” Ms. Kreissig said, but they were foiled by several factors.

Even before Covid-19 struck, “the demand was just so through the roof that people were offering us more than list price right out of the chutes,” she said, with precontract bids coming in “twice as high as we anticipated.”

Then, once lockdowns in early 2020 ended, the remote-working cohort swooped in — just as labor and material costs shot up for the contractors still finishing some units. Before long, many families she sold units to in 2019 for around \$400,000 realized that because of the housing boom they had “over \$300,000 in equity” in their homes — and with interest rates so low, they could parlay a different (or additional) purchase. Many apartment owners began independently flipping their units to investors and buyers of second homes who were willing to pay well above the list prices.



The Yampa River flows through Steamboat Springs. With the pandemic's onset, the area became a magnet for remote workers.



Diners at a restaurant in Steamboat Springs, a year-round recreation hub with natural hot springs.



“For the people that are already ‘in,’ there’s a fair share of folks that are saying, you know, ‘I’m in, we don’t we don’t need any more growth,’” Ms. Kreissig said. “But you can’t stop growth.”

“One flip near the end for one of the units was for \$800,000,” Ms. Kreissig said. “We tried to be the good guys.”

One way to respond to house flippers is through greater deed restriction, which Steamboat has enforced in a few neighborhoods, along with some short-term rental restrictions, not unlike other hot spots. The area has also benefited from the state’s Middle Income Housing Authority pilot program, which has put up a few buildings in town. But Steamboat still has a shortage of 1,400 units, according to a report from local authorities.

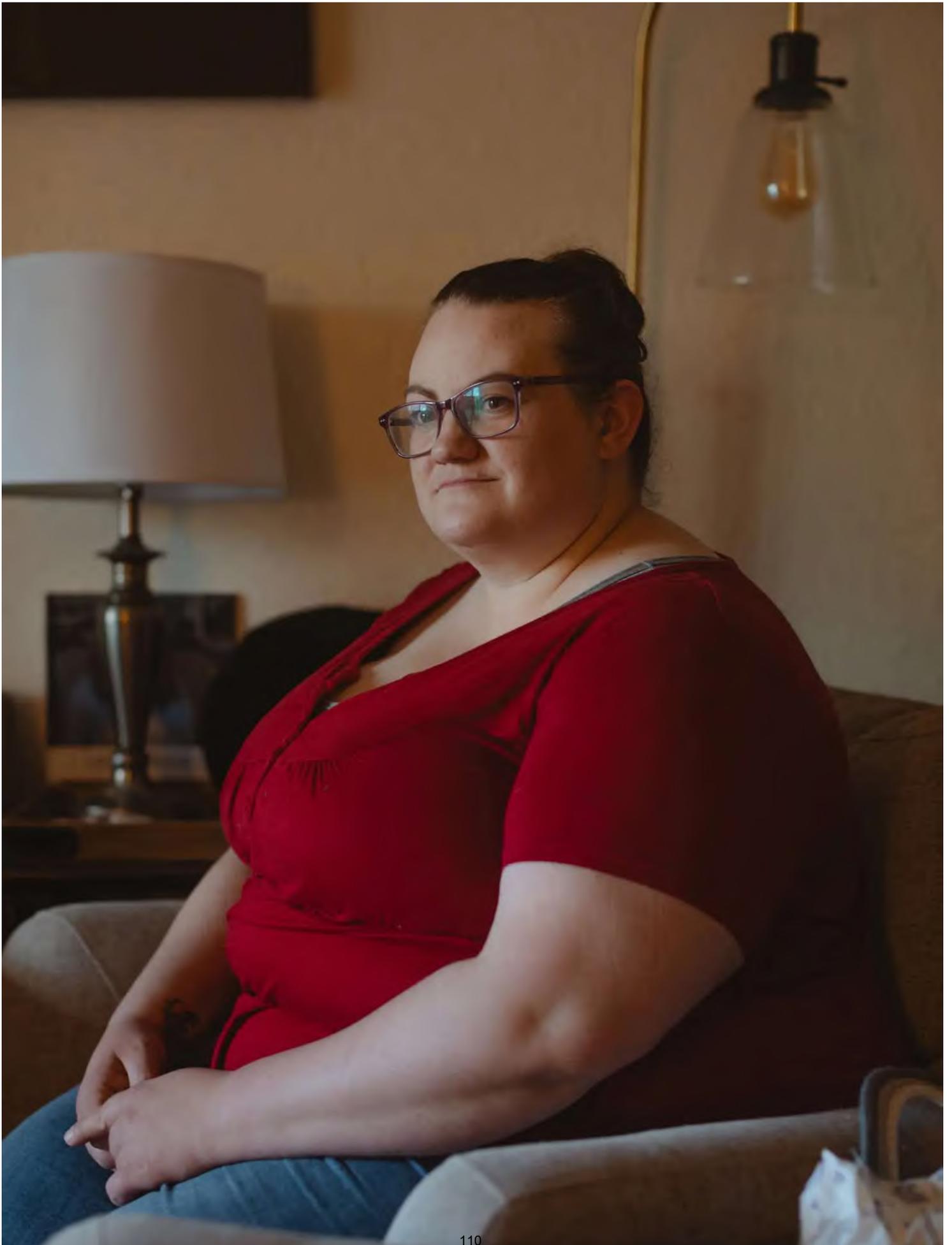
A big break came when an anonymous donor recently purchased a 534-acre farm property, Brown Ranch, and turned it over to the Yampa Valley Housing Authority, with instructions that it be used for long-term affordable housing for local workers.

It came as welcome news to the area’s middle class. And yet the sheer surprise, and luck, of the donation is indicative of broader, underlying tensions that typically drive community-level and state debates: Is more supply a threat to both cultural vibes and property price appreciation, or a win-win opportunity to flourish?

Ms. Kreissig thinks it all comes back to “the kind of ‘not in my backyard’ mentality” that a silent majority holds.

“For the people that are already ‘in,’ there’s a fair share of folks that are saying, ‘You know, ‘I’m in, we don’t we don’t need any more growth,’” she said. “But you can’t stop growth.”

Adrift Between Uphill and Down





Nancy Leatham and her husband got back on their feet after lean times early in the pandemic. But when looking for a new house, she found that the booming housing market had far outpaced the good labor market.

In March 2020, Nancy Leatham, 34, was making just above the minimum wage, living with her husband and their baby daughter in Idaho Springs — a little city above 7,000 feet wedged between a steep crag and an I-70 exit, far downhill from chic resort land.

They struggled to get by “right during the height of the pandemic, when everything was shut down,” wiping out their income, she said. It felt like a repeat of her teenage years during the mortgage-induced financial crisis when her family’s business as excavation contractors — preparing sites for home construction — went belly-up, and their house was foreclosed upon.

In spring 2020, “I had to start going to food banks and stuff to get food,” she said. “And we had to sell a car, and just stuff like that to, like, to make ends meet.”

By 2021, her husband, Austin, had found a job at Walmart making \$19 an hour, while she was promoted at Starbucks, becoming a manager at \$18 an hour, plus bonus — and “we had our child tax credit,” she added.

“I started looking for a house because we had really great income,” roughly \$80,000 before taxes, she said. “I grew up in poverty, since 2008 especially, and we’d been living with food insecurity and stuff, so I was like ‘Look at us, we made it!’”

But almost as soon as she started house hunting, she realized that, within months, the booming housing market had far outpaced the good labor market. They had been priced out of their sleepy, snowy town, after merely a few bidding wars. The average home price — \$340,000 at the start of 2019 — is up 66 percent. Higher mortgage rates hurt, too.



The Gold Mountain Village Apartments, where Ms. Leatham and her husband live, about 10 miles outside Idaho Springs, Colo.





The Historic Argo Mill and Tunnel, a former gold mining and milling property, in Idaho Springs.





Lower-income workers are being priced out of the area and face the prospect of “having to move downhill.”



The average home price in Idaho Springs is up 66 percent since the start of 2019.

Many of the Starbucks employees Ms. Leatham managed owned their homes rather than rented, she said, and “half left because they were able to sell their house off for considerably more than they were when they bought.”

Hoping to buy or rent something bigger than what she called a “closet” apartment, Ms. Leatham, who now has a second child, is preparing for the cold reality of “having to move downhill” — though where exactly is unclear: 15 miles down the corridor, renters and buyers run into coveted areas near Golden and Denver.

Recently, a woman visited the Starbucks Ms. Leatham works at, she said, and was dressed very much like an out-of-towner. They chit-chatted at the register, and the woman mentioned she was in town to check on a recent property purchase.

Getting her hopes up for a nicer place, Ms. Leatham pried a bit:

“I was like, ‘Oh, nice, what are you going to do with it?’ And she’s like, ‘Oh, it’s for rental.’”

“And I’m like, ‘Oh, cool.’ And then she goes, ‘Short-term rental.’”

“And then, I went ‘Dang it!’ But really loud, and I made her feel awful — I didn’t mean to make her feel that way.”

Irresistible Allure, Harsh Reality

Back up the I-70 corridor in Frisco, a sprawling Walmart parking lot often occupied by unhoused people living out of their cars and campers is tucked in front of a commercial complex with a high-end furniture store, a Whole Foods and a craft microbrewery.

It’s one of the few places for the growing homeless population to go, since overnight parking is widely banned in Summit County, even in sparse hamlets like Blue River, perched just beyond Breckenridge above 10,000 feet.

The effects of the global and national wealth parked in the Rockies often cascade downstream like the snow melt that carves the rivers. But it's a force that can be identified in any direction.

For many, if not most, homeowners in high-country counties like Summit, the hard truth is that only so much can be done if the very idea of mountain living — experiencing nature, removed from the bustling downhill hassles of the outside world — is to be maintained.

“It’s funny, on our little block, there’s probably, you know, 10 homes — and on a beautiful day, which we have a lot of, you’ll see all of us standing out in our driveway, taking pictures,” said Ms. Best of Breckenridge’s community development department. “I must have the same picture 100 times because it’s so stunning when you go out there, and you’re still in awe of where we live. So I totally get the folks that want to be here.”

A correction was made on Aug. 18, 2023: *An earlier version of this article referred incorrectly to a measure of home values in Summit County, Colo. The “residential actual value” of homes in the county increased by 63 percent from June 30, 2020, to June 30, 2022, based on information gathered by the state from the Colorado Assessors’ Association; that was not the increase in residential property prices in the county in the past year.*

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. [Learn more](#)

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A version of this article appears in print on , Section BU, Page 1 of the New York edition with the headline: Can Affluence and Affordable Housing Coexist?

HEADWAY

This Is Public Housing. Just Don't Call It That.

Montgomery County, Md., like many places, has an affordable housing crisis. So it started acting like a benevolent real estate investor.



By **Conor Dougherty**

Conor Dougherty has covered housing for more than a decade. He reported from Montgomery County, Md.

Aug. 25, 2023

The Laureate is one of those apartment buildings that developers love to build and anti-gentrification types love to hate. Marketed as “inspired living,” it sits outside Washington, D.C., across the street from a Starbucks and a short walk from the Metro’s red line. The boxy frame and clean lines mark it as a haven for young professionals, and it is part of an effort by Montgomery County, Md., to turn a former industrial area with a bus yard into a high-cost insta-neighborhood.

Technically speaking, the Laureate is also public housing.

When it opened in April, Kadiatou Sylla was the first resident. She wanted to live there because it was new and had a brochure that listed amenities like a courtyard pool, a room for washing pets and a gym where she speed-walks on a treadmill. Ms. Sylla was similarly excited to shave her 45-minute commute to 10.

For decades, Montgomery County has led the country in affordable housing innovations, including a landmark law that requires developers to set aside about 15 percent of the units in new projects for households making less than two-thirds of the area’s median income, which is now \$152,100 for a family of four. The Laureate goes further.

While for-profit developers built it, the controlling owner is a government agency, the Housing Opportunities Commission of Montgomery County. Because H.O.C. has a 70 percent stake, the Laureate sets aside 30 percent of its 268 units for affordable housing. Ms. Sylla, who makes \$48,000 a year as an administrator at a biotech company, pays \$1,700 for a one-bedroom apartment, compared with a market rent around \$2,200. Depending on their income, other residents pay as little as half the advertised rate.





Kadiatou Sylla, an administrator for a biotech company, was the first resident of the Laureate. The discounted rent made it possible for her to move out of her sister's house.
Justin J Wee for The New York Times

America's affordable housing problem is so bad and so broad it can be hard to figure out where the fix should start. Since a shortage of available units is the root cause, many policymakers have focused on relaxing zoning and building rules to speed up construction. The idea is that if supply catches up with demand, prices will eventually fall or at least moderate.

But since so much new development is aimed at high-end buyers and renters, another group has countered that only interventions like rent control, subsidies and a revival of public housing can truly reduce housing costs. Families that need relief can't wait decades for supply to meet demand, they argue.

The Laureate is an attempt to marry these ideas — supply and subsidies; public and private — in a single project. It's the first building financed with a new \$100 million fund that Montgomery County created to speed development by having H.O.C. invest directly in new projects, then using its ownership position to become a kind of benevolent investor that trades profits for lower rents.

Public housing, in other words — just not the way most people think of it.

"The private sector is focused on return on investment," said Chelsea Andrews, H.O.C.'s executive director. "Our return is public good."

Over the past half-century, the phrase "public housing" has become so stained by failure that the overwhelming impulse from lawmakers has been to run from it by creating programs that either demolish government-owned apartments or offload them to the private sector. Traditional public housing, financed by the Department of Housing and Urban Development and operated by one of the nation's roughly 3,300 public housing agencies, is locked in steady decline.

Today, instead of building taxpayer-owned buildings, much of the federal housing money flows through the private sector. Section 8 vouchers pay private landlords market rent for tenants who can't afford it. The Low-Income Housing Tax Credit gives corporations a break on taxes when they invest in subsidized buildings operated by nonprofit and for-profit developers. The underlying message of those programs is that the era of government-owned housing is over.

In Montgomery County, however, the stock of government-owned housing has steadily grown for decades while the definition of what it can be has expanded. The reason: In the Washington region, as in every other high-growth metropolitan area, the demand for affordable housing is way beyond what federal housing programs can provide. So the county tries to make up the gap.

It has gone only so far. Montgomery County still has a housing shortage and suffers from the same not-in-my-backyard politics that have exacerbated it. And some of the housing, like the Laureate, serves middle-class tenants, not someone earning, say, the minimum wage.

But H.O.C.'s ability to take a direct role in expanding the supply of housing is exactly the sort of approach that experts say is needed to slow the rise of rents — a key driver of inflation and the biggest bill in almost every tenant's budget.

When I met Ms. Sylla, she was sitting at a marble table in the clubhouse, near a pool table, a fireplace and the hot chocolate machine she visits on nights when she has trouble sleeping. Before moving into the Laureate, she had a basement apartment in a house where she lived with her sister, her sister's husband and their three children. She is 28 years old, and the new one-bedroom is her first official apartment, her first time living away from family, the first taste of the privacy and the independence of being able to shut her own door.



A common room in the Laureate, which has 268 apartments. Justin J Wee for The New York Times

“It was time for me to be my own person,” she said.

Nobody in Montgomery County calls the Laureate public housing, and few of the tenants seem to know who their real landlord is. This seems like a feature, not a bug, and is being watched by other places. Over the past few years, as the nation’s housing shortage has spread to more places and deepened the outright crisis on the coasts, a number of states including California, Massachusetts, Colorado, Hawaii and Rhode Island, along with cities like Seattle and Atlanta, have either passed or considered new public housing programs that avoid those words or rebrand themselves as “social housing.”

One way or the other, they all borrow ideas from the Montgomery County model.

“We have to get out of the view that certain things are dirty words: ‘Public housing’ is not a dirty word. ‘Developer’ is not a dirty word,” said Andrew Friedson, a member of the Montgomery County Council who championed the new housing fund. “The market on its own is not functioning the way we need it to, and that’s when we want the government to step up.”

A Wild Idea



Fifty years ago, Joyce Siegel and other residents pressed hard for Montgomery County to pass an innovative ordinance to increase affordable housing. Justin J Wee for The New York Times

On a drive north out of Washington, Montgomery County begins on the far side of a busy traffic circle and continues through miles of suburban affluence before the landscape thins into an urban-edge jumble of farms and fresh subdivisions. Like every suburb, it lives in relation to the economic engine next door, in this case the nation's kitty.

Seemingly every federal agency has an office somewhere in the county, and most of its one million residents live in households that either work for the government, make a living trying to influence it or have moved there to sell goods and services to people engaged in one of the first two. The story of how the county became America's housing innovator is tied up in its connection to the federal government's growth, beginning in the 1960s, when adjacent counties exploded with new homes and families.

In Montgomery County, many of these families consisted of a husband who worked for an agency like NASA or the Federal Communications Commission and a wife who raised the children. Educated and progressive, energized by the civil rights movement, a handful of these women became activists who took up fair and affordable housing as their cause.

Joyce Siegel was one of them. Raising three children while reading books like "The Feminine Mystique," Ms. Siegel started working with the League of Women Voters and others to push for a law to improve housing affordability.

"Anytime my name was in the paper, it was like 'young Bethesda housewife' was my last name: Joyce Siegel, young Bethesda housewife," she said.

Much as they are today, professionals were being priced out of the housing market, and low-income families had to double up.

"People's social consciousness was rising," Ms. Siegel said. "And housing is just so fundamental."

The ordinance they championed was called the Moderately Priced Dwelling Unit program. Its wonky title concealed an innovative idea: Developers of large projects would have to set aside a portion of the units for families making below the area's median income. The law also allowed the county to buy a portion of those units to operate as low-income rentals.

Many of those who pushed for what was described as fair housing (as opposed to affordable housing) explicitly framed it as a way to undo racial segregation. At times they even argued that the county's proximity to the nation's capital gave it a duty to be an example.

"They felt like everyone was watching," said Bianca Serbin, whose honors thesis at the University of Pennsylvania, which focused on the M.P.D.U. program, is the most comprehensive document I could find on its origin and the activists behind it. "They knew that if they passed the law, it could become a national model."

Developers argued that the idea amounted to the government's taking their property, and the measure sat on the County Council's agenda for over a year. But in the early '70s, Democrats took control of the Council, and volunteers packed the meetings. They were so fervent about its passage, and so disproportionately female, that their husbands started referring to Montgomery County as "a gynecocracy."

"They used to call the League of Women Voters 'the plague of women voters,'" Ms. Siegel said.

The law passed in 1974, and H.O.C. was created by state charter out of what was the public housing agency. It continues to administer programs like Section 8 vouchers and has a portfolio of some 9,300 units, most of them federally assisted apartments for extremely low-income households.



For decades, the Housing Opportunities Commission has bought up housing units, like this single-family townhouse in Rockville, Md. It now owns some 2,000 moderate-income units around the county. Justin J Wee for The New York Times

What makes H.O.C. unusually powerful is that, unlike most local housing organizations, it operates as both a public developer and a housing finance agency. The dual role allows the organization to sell bonds to finance its own projects. In essence, it can lend itself money to build buildings, while paying itself the interest.

Steadily, for four decades, H.O.C. has used that power and others to build and acquire some 2,000 moderate-income units that exist outside federal housing programs. The stock consists of basically every kind of housing, from single-family homes with colonial-style shutters to glass towers near the train.

And it blankets the entire county: You can find H.O.C. housing in wealthy enclaves like Chevy Chase, in downtown Silver Spring, in exurban subdivisions where publicly owned rowhouses sit across the street from homeowner neighbors with two-car garages.

When I met Ms. Siegel at her condominium in Bethesda on a recent morning, she told me that I had picked an auspicious day. It was her 90th birthday. She was nevertheless eager to talk housing. Ms Siegel, who served as an H.O.C. commissioner and later joined the staff, offered to take me on a tour of early projects whose addresses remain fresh in her memory.

Driving past garden apartment complexes and rows of townhomes, she pointed to hidden pockets of density. A three-story brick structure that looked nearly identical to nearby single-family residences contained two separate units. Other developments have quadplexes that are hard to distinguish from their single-family neighbors, until you notice the four mailboxes out front.

At one point, the developer of Avenel, an exclusive subdivision in the rolling hills of Potomac, tried to cut a deal to build lower-income units in a different city. The idea was voted down, and today a cluster of small brick homes sit in Avenel on Pleasant Gate Lane, across the road from columned estates, as the law intended.

“Potomac had to have its fair share,” Ms. Siegel said. “That was a big, big deal.”

In the decades since Montgomery County passed the housing ordinance, the idea that developers should provide affordable housing in every kind of building and neighborhood, once regarded as a wild notion pushed by volunteer activists, has spread around the country. It is known as “inclusionary zoning” and has become a staple of many cities’ housing policy.

A Cake-and-Eat-It Story?

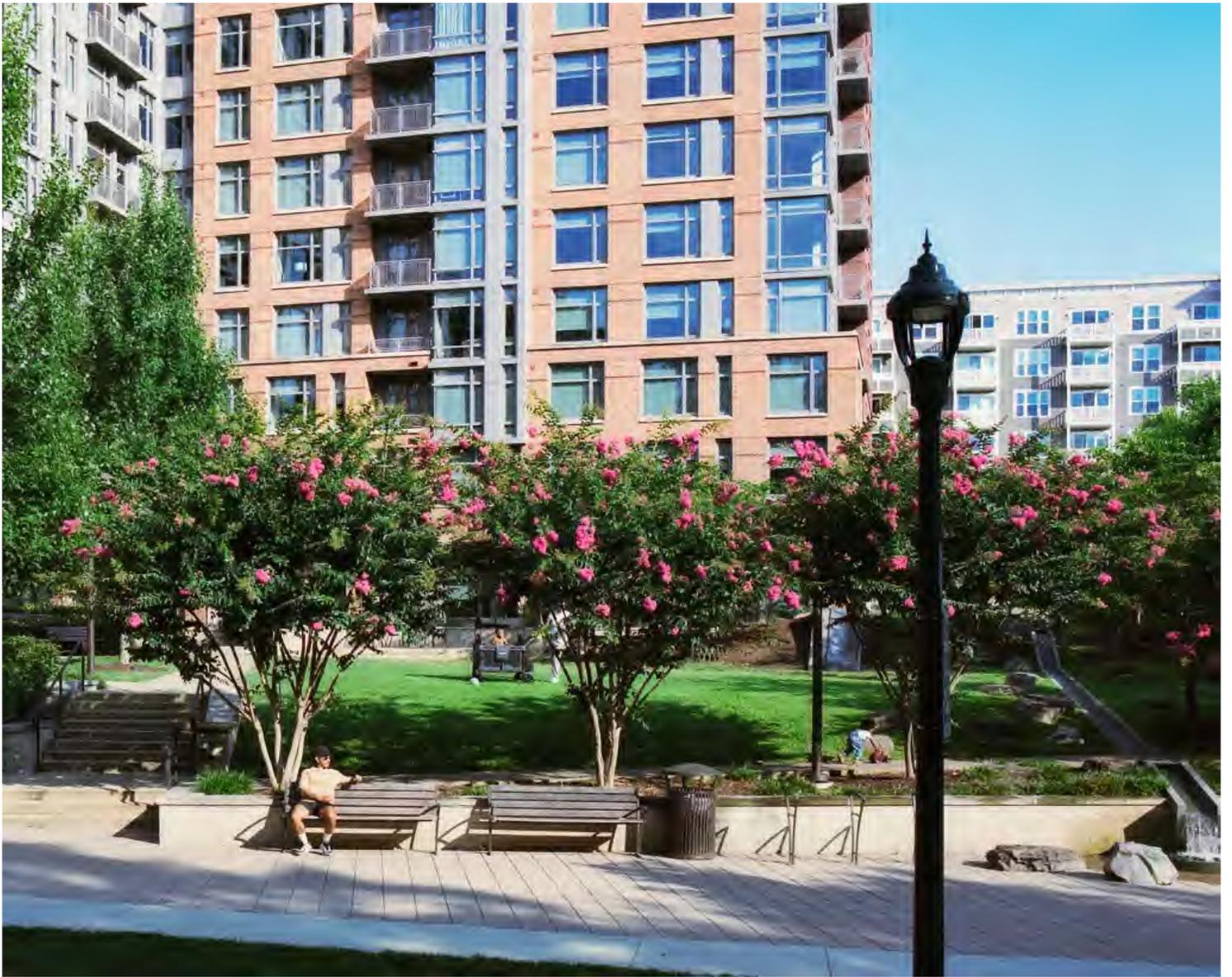
One unseasonably warm day in February, a couple of months before tenants moved into the Laureate, I put on a hard hat and toured the building with McLean Quinn while construction workers painted and did detail work. Mr. Quinn is the chief executive of EYA, a Maryland-based builder that developed the Laureate and several other properties in the Shady Grove area with H.O.C. and Bozzuto, another builder based in Maryland.

Mr. Quinn was patient, willing to suffer a high volume of questions on the micro-details of finance and affordability. This is a useful skill if you are going to work closely with government agencies and build transit-centric projects with a lot of affordable units, as his company does.

Developers elsewhere have been pilloried for building affordable housing with lower-end finishings and separate entrances that are derisively called “the poor door.” The Laureate has neither, but there are some tweaks that indicate its dual mission. For instance, because affordable units attract families, the building has a higher share of three-bedroom apartments and a heavily padded playroom across the courtyard from the clubroom, where 20-somethings in headphones type on their laptops.

One side of the courtyard “is designed to be a little bit louder and kid friendly,” Mr. Quinn said. “One is a little more showy and reserved.”

Putting affordable and family-friendly housing inside luxury projects is the sort of cake-and-eat-it story that developers and politicians love to tell, and a big reason that inclusionary zoning programs are politically popular. By offloading the cost and responsibility for building affordable housing onto developers, politicians can say they are meeting an important need while not having to raise taxes or borrow money from infrastructure or schools.



Like the Laureate, the Lindley in Chevy Chase, Md., was built by private developers with H.O.C. funds and offers affordable apartments. Justin J Wee for The New York Times



Hina Khan had to close her shuttle bus business when it didn't bounce back after the pandemic. She now qualifies for reduced rent at the Laureate. Justin J Wee for The New York Times

But inclusionary zoning has plenty of detractors who argue the policy is well meaning but counterproductive. The problem, they say, is that it can discourage building by making apartments less lucrative, and encourages developers to focus on higher-end properties whose high market rents make up for the mandated subsidized units.

Montgomery County is trying to address this with a bit of creative finance that, in effect, lowers the cost of development. Here's how it works: When a developer builds a project, it typically teams up with a private equity firm that puts up about a third of the cost. (The rest comes from a bank loan.) They want a return, however, and the money isn't cheap. The going annual rate in private equity is in the mid- to high teens, Mr. Quinn said. A \$50 million investment, for example, is expected to return about \$90 million after four years — money that is made up for with rent.

So in 2021, the Montgomery County Council voted to create the \$100 million Housing Production Fund. The fund allows H.O.C. to replace private equity as developers' main source of investment, and charge a 5 percent return. The discount saves the developer tens of millions of dollars off the project's effective cost.

There are, of course, conditions. H.O.C. demands that projects built with the Housing Production Fund have a higher share of below-market-rate units and deeper affordability than what is currently being built. Most of the time, developers in Montgomery County set aside units for people earning 65 to 70 percent of the area's median income. Some of the units at the Laureate, however, are available to families that earn less than 50 percent.

EYA still makes money. It gets a fee for overseeing the project, and because H.O.C. projects are exempt from property taxes, and because it is willing to take a low rate of return, the building can profitably operate with double the normal number of affordable units.

This isn't going to wipe away the region's entire affordability problem: Creative financing can lower rents only so far, and in high-income areas like Montgomery County even "affordable" is expensive. Ms. Sylla has a steady professional job but is still paying half her income in rent, which housing researchers consider "severely rent burdened." But the fund is adding housing to a region that badly needs it, without federal subsidy, and doing it with better affordability than private actors can provide.

"There is this common conception that the public sector just regulates the market," said Paul Williams, executive director of the Center for Public Enterprise, a nonprofit in New York that encourages greater public investment in the economy. "But in Montgomery County they've realized they can play in the market, too, and bring more public benefit than the private sector is structurally capable of."

Building During a Bust



Her less expensive apartment at the Laureate allows Iryna Skidan to invest in her education and her daughters'. Justin J Wee for The New York Times

When the owner of the townhouse where Iryna Skidan lived with her two daughters told her that her lease was ending, Ms. Skidan started a spreadsheet of Montgomery County apartment buildings with affordable units. Several dozen properties ran down the columns, and notes included whether the building allowed her on the wait list, or told her to call back, or said it would call her back, then didn't.

"Pretty much all of them were occupied," she said.

This is what a housing shortage looks like, and inclusionary zoning on its own can't solve it. Requiring developers to include affordable units in their projects creates affordable housing only if developers are building in the first place. In the meantime, demand for low-cost units is so high that local governments, Montgomery County included, often have yearslong lists for both vouchers and affordable housing.

In 2021, the United States had a housing deficit of about four million units, according to Freddie Mac. It would take decades of above-average building to fill it, and there is no sign that it's coming. More than almost any other sector of the economy, housing is a boom-and-bust businesses that rises and falls with interest rates.



A street in Rockville. Housing owned by H.O.C. can be found in wealthy enclaves, downtown urban centers and exurban subdivisions where publicly owned rowhouses sit across the street from homes with two-car garages. Justin J Wee for The New York Times

Zachary Marks, H.O.C.'s chief real estate officer, drove home this point to me just before I toured the Laureate. Mr. Marks began his career in the private sector, so he is sympathetic with developers for wanting to turn a profit. And changing zoning and land use laws to make it possible to build faster and denser will be a crucial way to encourage the private sector to build more.

But clearing away bureaucracy and allowing more units on a parcel won't address the boom-and-bust pattern that prevents developers from ever catching up with the amount of housing needed.

"The whole private model is built on a shortage," Mr. Marks said.

The only way to really dent it is for public agencies to keep building when the private sector stops.

The Housing Production Fund was designed to address this. Today, despite an increasingly desperate housing shortage whose cost pressures are moving up the income ladder and pushing the lowest-income families nearer to homelessness, development has started to slow. Analysts predict more slowing. The reason? Interest rates are rising and rent and home prices are starting to decline, after surging during the pandemic.

"No one can start a building," said Mr. Quinn, the developer from EYA. "Multifamily development is screeching to a halt."

Just behind the Laureate sits a dirt mound covered in wood chips. EYA's plan is to replace it with a five-story complex containing 413 apartments. Mr. Quinn's original plan was to bring in a private equity investor, but rising rates and higher costs have prompted such investors to back out of deals or demand even higher returns. Mr. Quinn can't build what he can't finance.

So instead EYA is working with H.O.C., which means the project (for now just called Building B) will reserve 124 apartments for below-market-rate tenants.

The project is scheduled to break ground late next year. "If we had to wait for financing markets to return, it could be several years before we even started the design," Mr. Quinn said.

Building now means apartments will be available more quickly, and more people like Ms. Skidan, who need immediate help, can get it.

Through dogged research and a lot of following up, Ms. Skidan, a 37-year-old single mother, eventually landed a three-bedroom apartment in the Laureate for \$1,900 a month. (The market rate is over \$3,000.) It's about 15 minutes from her old place — a proximity that allowed her two daughters, 10 and 6, to stay in their school district.

Unlike the building's market-rate residents, Ms. Skidan has to produce a haul of pay stubs and tax statements every year to prove that her income is still below the \$64,050 cutoff for her unit. Aside from that private exchange, there is no way to tell her apartment from any other.

Before the pandemic, Ms. Skidan worked as a permanent makeup artist — tattoos, basically, which she applied to people who wanted to mask conditions like alopecia or chemotherapy hair loss. The pandemic crushed her business, and her income plunged by more than half, to about \$30,000 a year. The rent is about \$1,000 less than her old place, which means she can afford to enroll in trade courses in hopes of finding a higher-paying career as a user experience designer for apps and websites.

H.O.C.'s investment in the Laureate allows Ms. Skidan to invest in her financial future and offer her children stability. It allows Ms. Sylla to live independently and much closer to work. Hina Khan, another Laureate tenant, lost her business during the pandemic and was able to pay an affordable rent while she found a new career. Other H.O.C. tenants I talked with described getting their children their first bedrooms and moving to school districts with expanded programs for students with special needs.

Mr. Marks, who joined H.O.C. a decade ago, said that after 10 years in the government he had come to view the concept of return on investment in something other than dollar terms. When he was in the private sector, he saw lower rents as lower profits. Working for the public sector has taught him to see lower rents instead as less homelessness and happier families.

When you think about it like that, he said, your idea of success looks different.

Have you ever lived in below-market rate or public housing or have questions about it?

What do you think of Montgomery County's approach? *

0 words

Do you have experience with affordable, below-market rate or public housing? *

Check all that apply.

- Yes, as a tenant

- Yes, I've applied but have not secured a unit (e.g., waitlisted or denied)

- Yes, as a landlord or developer

- Yes, in some other way (e.g., government housing agency, tenant organizing, legal services, etc.)

- No

Tell us more about that experience.

0 words

What questions do you have about affordable, below-market rate or public housing in your city?

What is your name? *

If we publish your submission, we may include your name.

What is your email address? *

Where do you live? *

If we publish your submission, we may include your approximate location.

Search places

Which of the following best describes your race or ethnicity? Check whichever apply.

We are committed to making this project inclusive. This question asks for personal sensitive information that is protected by privacy laws. Answering is optional.

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Other Race

How old are you?

We are committed to making this project inclusive. This question asks for personal sensitive information that is protected by privacy laws. Answering is optional.

Please select one ▼

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Conor Dougherty is an economics reporter and the author of "Golden Gates: Fighting for Housing in America." His work focuses on the West Coast, real estate and wage stagnation among U.S. workers. More about Conor Dougherty

EDUCATION

Housing Crisis Hits Schools — and Will Get Worse

Enticing new staff to towns where teachers can't live is 'a really hard sell'

By Nicholas Miller

Faced with significant turnover of teachers, administrators, bus drivers, and support staff, every one of the Outer Cape's schools is feeling the effects of Cape Cod's year-round housing shortage.

When talking with promising applicants, "one of the first things we ask is 'Do you have housing?'" said Gerry Goyette, superintendent of Provincetown International Baccalaureate Schools. "Because that is the first concern."

"If they don't have housing here, it's a really hard sell," said Brooke Clenchy, superintendent of the Nauset Regional School District, which still has a number of vacancies for the school year ahead with opening day for staff on Sept. 5 and day one for grades K-12 on Sept. 7.

At Truro Central School, many teachers have been forced to find housing up Cape, said Supt. Stephanie Costigan. Some now come from as far away as Sandwich, she said.

"I'm concerned about finding great new hires," said Nauset High teacher Amy Kandall. She said the Cape used to be a sought-after destination for teachers. "We would get really qualified people here because it's a big draw to live in such a beautiful place."

There's been another shift, too.

Once teachers are hired, retaining them can be difficult because of the cost of housing. Nauset Regional Middle School teacher Sean Kirouac said the school, which is in Orleans, recently hired a couple of teachers who quickly realized they couldn't afford to live anywhere nearby. They left.

Kirouac described one colleague who is currently living in an apartment in her parent's garage and is uncertain of her ability to ever find a place for herself. "She is really struggling with whether it is feasible for her to stay here," he said. Losing her "would be devastating to the Nauset community," he said.

Longtime residents feel the pull to move away for a different housing-related reason. Some turnover has come when school employees who have owned a home on the Cape and, seeing its high value, have sold and moved away, Clenchy said.

"You have this constant churn of people, and that's not healthy for any organization," said Clenchy. "You really need that stability of people com-

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Housing Crisis Hits Schools — and Will Get Worse

CONTINUED FROM PAGE A1

mitted and dedicated to the purpose.”

Kirouac said the turnover in staff is particularly difficult for students. “They thrive on consistency and rules and protocol,” he said. “When we constantly have a rotating staff and a rotating administration, kids don’t do well with it.”

The challenge of hiring and retaining employees is even harder when it comes to nonteaching staff. Chris Easley, chair of the Nauset Regional School Committee, said that while Nauset has done well filling open teacher positions — it filled all of the 74 positions that turned over before last school year — it has had a lot more difficulty getting applications for administrative positions.

And hiring other staff, like custodians, cafeteria workers, and bus drivers, who make less than teachers and administrators, is particularly difficult.

“We just can’t get them,” said Clenchy. “One of our positions at the high school is for groundskeeper. I can’t tell you how many times that position has turned over,” she said, adding that the situation is common across the district.

At Nauset, hourly wages for custodial and cafeteria staff range from \$15 to \$29 depending on the employee’s experience. The Cape Cod Collaborative, which provides busing for the

Nauset and Truro schools, pays bus drivers around \$30 per hour, according to the organization’s executive director, Paul Hilton.

Julie Packard, one of Cape Cod Collaborative’s drivers for Truro Central, said that because her position is part-time, her annual pay comes to around \$25,000. “That’s nothing an average family could ever live on,” she said.

Even working full-time at that wage “is not enough to cut it to live here,” Hilton said.

According to the Wellfleet Housing website (created by the Wellfleet Affordable Housing Trust, the Wellfleet Housing Authority, and the Local Housing Partnership), the annual income required to buy a median-priced home in Wellfleet is \$123,000, which is around \$60 per hour for an individual full-time employee.

Hilton said the turnover rate of bus drivers used to be around 3 to 5 percent per year. Now it’s between 10 and 20 percent, and at any given time the organization could hire up to 20 more drivers if there were enough applicants, he said.

“Thirty years ago, people got trained and had to wait to get assigned a route,” said Hilton. “Now, we’re waiting for people to get licensed because we already have a route that needs to be covered.” The bus driver shortage has



Supt. Brooke Clenchy said the Nauset School District, encompassing Brewster, Orleans, Eastham, and Wellfleet, is looking for staff. (Photo courtesy Brooke Clenchy)

forced schools to cut extra-curricular trips and merge daily bus routes, which causes students to be on the bus for longer, he said.

In addition to vacancies at the schools themselves, the staffing shortage in a variety of social services on the Cape affects students, Clenchy said. She said she was particularly concerned about the lack of mental health professionals on the Cape. “We don’t have the people to point [students] to,” she said.

The lack of housing has also affected the demographic makeup of school staff. Kirouac said the applications the school gets for teaching jobs are often from older teachers who own a second home on the Cape and are hoping to retire here. They get few applications from young people, he said.

Housing, Costigan said, is “the biggest obstacle” to efforts to diversify the school’s teaching staff. “Ed-

Brewster Housing Trust

July 6, 2023, 5:00pm Meeting

Housing Trust Members Present: Donna Kalinick, Tim Hackert, Ned Chatelain, Paul Ruchinskas, Tony Freitas , Maggie Spade-Aguilar (remote)

Absent: Vanessa Greene

Others Present: Jill Scalise, Housing Coordinator

1. **Call to Order:** Chair Hackert called the meeting to order at 5:04pm, read the required notice, and declared a quorum.
2. **Citizen's Forum:** None
3. **Reorganization of the Affordable Housing Trust:** Donna Kalinick welcomed Tony Freitas, new Trust member appointed from the Planning Board, and shared the roles for reorganization. Tim Hackert expressed interest in being chair. Paul Ruchinskas asked Maggie Spade-Aguilar if she still had interest in remaining Vice Chair. Ms. Spade-Aguilar stated she did have interest in remaining Vice Chair. Mr. Ruchinskas nominated Mr. Hackert for Trust Chair. Mr. Chatelain second. A roll call vote was taken; Tony Freitas-yes, Paul Ruchinskas-yes, Tim Hackert-yes, Ned Chatelain-yes, Maggie-Spade-Aguilar-yes, Donna Kalinick-yes. The meeting was then turned over to Chair Hackert. Donna Kalinick nominated Maggie Spade-Aguilar for Vice Chair. Ned Chatelain second. A roll call vote was taken; Tony Freitas- yes, Paul Ruchinskas-yes, Tim Hackert-yes, Ned Chatelain-yes, Maggie-Spade-Aguilar-yes, Donna Kalinick-yes. Ms. Kalinick nominated Ned Chatelain for Clerk. Mr. Freitas seconded. A roll call vote was taken; Tony Freitas-yes, Paul Ruchinskas-yes, Tim Hackert-yes, Ned Chatelain-yes, Maggie-Spade-Aguilar-yes, Donna Kalinick-yes.
4. **Millstone Affordable Housing Property update:** Jill Scalise informed the Trust that at their June 13th meeting, the Zoning Board of Appeals (ZBA) approved a Comprehensive Permit with conditions for Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC) to develop 45 units of affordable rental housing on the 0 Millstone property. No appeals were filed, and the decision will be recorded. Ms. Scalise commended the ZBA for their work and the responsiveness of POAH and HAC to the questions and concerns raised by the ZBA and residents. An updated Millstone Affordable Housing timeline is included in the packet. This timeline was originally introduced prior to the 2018 Town Meeting and has been updated repeatedly over the past five years. Ms. Kalinick requested that a copy of the Comprehensive Permit be included in the next meeting packet. Special thanks to Jon Idman and Ellen Murphy for their work on the Permit. Mr. Chatelain extended his gratitude to Donna and Jill for their work over the past five plus years. Ms. Scalise noted how Town Planner Idman laid out

the Comprehensive Permit to tell the story of the process of how the housing program for 0 Millstone Road has developed. This memorializes the work that the Trust has done over the past years. Mr. Ruchinskas extended his thanks and noted that this is another Lower/Outer Cape comprehensive permit that went through the comp permit process relatively quickly and without an appeal. Ms. Scalise added that after the comprehensive permit is recorded, the Town will request certification of the Housing Plan. If approved, Ms. Kalinick noted that will be the third time the Town's Housing Plan has been certified in the past 5 years, demonstrating the commitment of the Town. This housing is making an impact in the community, providing folks with safe and stable places to live. Chair Hackert added his appreciation for the work. Ms. Scalise shared that POAH and HAC requested a letter of support from the Housing Trust for their CPA application for \$500,000 to support the Millstone affordable housing development. A draft letter was included in the packet. Chair Hackert and Ms. Scalise read some small changes and additions to the draft letter. Ms. Spade-Aguilar made an editorial comment. Mr. Chatelain asked if it has been past practice to include the amount being requested. Ms. Kalinick noted that in the past the Trust has not put the amount in the letter. The actual application has not yet been submitted. Additionally, an application for Trust funding is also expected. Chair Hackert suggested the Trust not include the amount of the request. Ned Chatelain made a motion to approve the proposed letter with said changes and authorize Chair Hackert to sign the letter on behalf of the Trust. Paul Ruchinskas second. A roll call vote was taken: Tony Freitas- yes, Paul Ruchinskas-yes, Tim Hackert-yes, Ned Chatelain-yes, Maggie-Spade-Aguilar-yes, Donna Kalinick-yes.

5. **212 Yankee Drive project update, including Invitation for Bids (IFB):** Ms. Kalinick said that the IFB has gone out and the Town had a walk through of the site on June 26th. Representatives from The Resource Inc were present. One addenda has been issued and a second addenda is planned; the bid opening has been extended from July 12th to July 19th. The Trust will be able to vote in August for an award. The award recommendation will then go to the Select Board for a vote as this will be over \$50,000. During the remediation work, several boxes were discovered. Ms. Kalinick shared her surprise and emotion upon finding that these boxes contained Barbie dolls. The dolls will be inventoried for their value and then the Trust will determine what to do with the dolls. Ms. Scalise brought three of the Barbie dolls to show the Trust. Mr. Ruchinskas asked if the Town now owned the Barbie dolls. Ms. Kalinick replied yes. There are rules around items that have value, this may need to go to the Select Board. Ms. Spade-Aguilar asked if this was under the purview of the Trust or the Town. Ms. Kalinick stated because the property is under the care, control, and custody of the Trust, she thinks it up to the Trust to determine what to do with the Barbies. However, legal counsel will need to be consulted about the use of any funds obtained. Ms. Kalinick wants the outcome to be respectful to and honor the previous owner of the property. Mr. Ruchinskas asked about interest in the property on the walk through. Ms. Kalinick answered that the interest was not high, it's a niche project.

- 6. Housing Information provided at June 5th Select Board Meeting:** Ned Chatelain shared that Donna Kalinick and Jill Scalise provided the Select Board with an informative snapshot of the current housing program initiatives. The Select Board was grateful to learn more about what is happening and would like to see updates on a more regular basis. Ms. Kalinick suggested a biannual basis. The Select Board will be involved in decision points several initiatives such as 212 Yankee Drive bid, local preference request for 0 Millstone Road affordable housing, potential CDBG funding, and Buydown program. Mr. Chatelain added that housing interest emerged in the Sea Camps Forum and survey. Mr. Chatelain and Chair Hackert thanked Ms. Kalinick and Ms. Scalise for the presentation to the Select Board. Ms. Scalise noted that the Select Board update was one of the Trust's priority initiatives.
- 7. Housing Program Assistant Position, discussion, and possible vote:** Donna Kalinick stated that while the Trust took a vote to fund the position salary, initial start-up costs such as a desk and computer were not addressed. The financial plan carried \$42,000 for FY24; this is enough to fund the position for up to 19 hours. A vote needs to be taken to allow start-up costs to also come out of these identified funds. Ned Chatelain asked why the funds don't come out of facilities. Donna Kalinick explained that the facilities budget does not carry start-up expenses in the budget. If the facilities budget can support doing something in an office, it will, for example, purchase Ms. Scalise's new chair. However, usually a department has budgeted funds for supply line, startup costs are additional. The Housing Office doesn't have its own budget as it's funded through CPC for salary and the Town for benefits. Mr. Chatelain made a motion that \$5,000 of the prior authorized Housing Program Assistant funds be available for start-up costs. Tony Freitas second. A roll call vote was taken; Tony Freitas- yes, Paul Ruchinkas-yes, Tim Hackert-yes, Ned Chatelain-yes, Maggie-Spade-Aguilar-yes, Donna Kalinick-yes.
- 8. Buydown Program CPA funding application and new FY23 HUD income limits: and possible vote on proposed terms-** Jill Scalise shared that the Buydown Program CPA application is included in the packet and will be submitted tonight. The guidelines, with the updated 2023 HUD income limits, are included as Attachment A. Ms. Scalise noted that the income limits have substantially increased.
- 9. Rental Assistance Program: Request for Quotes (RFQ):** Ms. Kalinick stated the Rental Assistance RFQ for a program administrator went out last Friday. Responses are due July 28th. The current program administrator contract expires in August. The RFQ was sent to Housing Assistance Corporation, Harwich Ecumenical Council for Housing and Homeless Prevention Council as well as posted on the website. The bid documents can be taken directly off the website. Ms. Scalise noted that the guidelines, which were approved by the Trust in May, were included in the RFQ. There is no longer a Covid relief component of the program. There is now an ability to serve up to 15 households with up to \$500/month assistance. The current rental program quarterly report is included in the packet. This quarter 11 Brewster households received \$42,034 in non-Brewster financial assistance. In addition, 7 households are participating in the Brewster Rental Assistance

(B-RAP) program. 5 are senior households. 2023 Fair Market Rent (FMR) for Barnstable County has been released. For example, FMR for an efficiency/studio is \$1,401, a one-bedroom is \$1,553 and \$2,044 for a two-bedroom apartment. These are the allowable amounts for a mobile, Section 8 voucher and tend to be less than the rents currently seen in the county. This demonstrates the challenge between residents' income and local rents. Almost all B-RAP participants are below 60% AMI. As part of the program, B-RAP participants also apply for Section 8 vouchers. The current wait is approximately 3 years. Ms. Spade-Aguillar asked about the size of households applying for the program. Ms. Scalise replied that it is a mix of singles and couples applying for assistance.

- 10. Housing Coordinator update, including Accessory Dwelling Unit Bylaw timeline:** Ms. Scalise highlighted a couple items from the Housing Coordinator update including the Habitat for Humanity home applications. One home is eligible at 60%AMI and one at 80% AMI, this is consistent with the Town's Housing Production Plan identified needs. The Phase Two affordable apartments at Serenity at Brewster opened almost one year ago. A required yearly report is expected shortly. Special thanks to Donna Kalinick and Tim Hackert who staffed the Housing Office table at the Council on Aging's Health and Wellness Fair. There will be a forum on Local Preference on August 17th at 7PM. The Planning Board is working on amending the Town's Accessory Dwelling Unit (ADU) bylaw. The packet includes a timeline and a June 28th Planning Board presentation by Town Planner Jon Idman about ADUs. This is revisiting the ADU bylaw, looking at what has worked well and what could be done to streamline the process. Tony Frietas, Planning Board member, noted he is looking forward to the work on ADUs.
- 11. Local Comprehensive Plan (LCP): Housing Building Block & Action Plan Discussion-** Ms. Scalise shared that the packet includes the LCP housing building block and action plan. The Vision Planning Committee (VPC) welcomes comments on the plan. The VPC will be at Conservation Day with the current draft plan. Ms. Kalinick noted that the Housing purposes and actions have not changed drastically since the first draft. The biggest change is aligning the goal of reaching 10% Subsidized Housing Inventory (SHI) by 2029, mirroring other documents. The housing section aligns with the Housing Production Plan.
- 12. Select Board Strategic Plan discussion-** Mr. Chatelain shared about the Select Board Strategic Planning Session. The Select Board looks at two fiscal years. Last year's strategic plan, and a cover letter asking for feedback, is included in the packet. The Select Board welcomes feedback on the strategic plan goals. Ms. Kalinick went through the housing goals as several goals have Housing Trust responsibilities. Residents are also invited to provide plan feedback and suggestions. The first housing goal is to develop a five-year financial plan for the Affordable Housing Trust and determine if additional funding streams should be explored to support housing initiatives at a range of income levels. This was tasked the Housing Trust and the Finance Team. The five year financial plan was created. The second part about funding streams may need to be better defined. The Trust is tasked to support up to 80% of the AMI, with CPC funds available

up to 100%AMI. There has been discussion about whether a special legislation trust is needed for another income level, for example 80% -200% AMI. Additional questions include whether the Trust will engage in other areas like year-round deed restrictions. These are policy discussions. Some towns have two trusts, this also requires the funding of both trusts. Mr. Chatelain noted that transfer tax and a standing appropriation for housing acquisition have come up in Trust meetings. Chair Hackert commented on the separation of trusts for different AMI levels. Ms. Spade -Aguillar asked about the possibility of creating an 80-120% AMI housing trust. Ms. Kalinick noted this is a policy decision for the select Board and Town as this would be special legislation brought forward by the Select Board and voted at Town meeting. A year-round deed restriction program could not be administered by an affordable housing trust. Ms. Kalinick aimed to compile Housing Trust feedback to provide to the Select Board for their strategic planning process. Mr. Ruchinskas identified looking at the Town to support various policies and funding streams that will raise more money to support housing. Ms. Scalise highlighted the Housing Production Plan Strategies #8 (5 year financial plan) and #9 (funding opportunities). Strategy #8 was completed. Now, strategy #9 can be addressed. Ms. Spade-Aguillar asked if the Trust could support a project with a spectrum of incomes up to 120% AMI provided the majority were below 80%. Mr. Ruchinskas believed that it is possible as ranges of incomes are found in different programs. The Trust would have to use Trust financial support at the income levels below 80%. Ms. Kalinick noted the Wellfleet project has some income levels above 80%AMI. The Trust can't support programs like the year round deed restriction program, programs that exceed the Trust's allowable AMI. Ms. Spade-Aguillar asked if the SB is planning to address the seasonal workforce. Mr. Chatelain responded that this is outside of the Trust jurisdiction but could be addressed on a resident level. Goal #2, Begin implementing HPP implementation strategies. Ms. Scalise stated that this second goal could be listed as continue implementing Housing Production plan. Ms. Scalise identified the Housing Production Plan high priority implementation strategies. Strategy #8, developing the financial plan, was completed. Strategy #1 on ADU bylaw is being addressed. The Planning Board is looking at several zoning issues. Town Planner Jon Idman wrote a grant request to examine the Town's current zoning bylaw for multi-unit and mixed residential zoning (Strategies #2 & #3). Another higher priority is #11 develop criteria for addressing a property's suitability for housing, something discussed with the Trust. Also, developing a collaborative education plan (#14) & evaluating CPC funding initiatives (#21) are both processes addressed by the Trust this year. Ms. Kalinick noted that zoning is a key need that needs to be highlighted in this goal. Mr. Chatelain would like the Select Board to look at zoning changes. Ms. Spade-Aguillar fully supports looking into zoning changes. Ms. Kalinick noted that the ACDU would be addressed as mixed-use, top of the shop housing. Ms. Kalinick moved on to Goal #3. Continue to provide support to residents. Last year there was an initial discussion about pre-school childcare vouchers, outside of CDBG. This will be discussed this year as numerous parents have inquired about childcare stipends. Ms. Kalinick thinks these support programs are very important. Chair Hackert noted an article about small amounts of funding to keep folks in their home versus the high cost when households lose their housing and become

homeless. Ms. Kalinick asked if the Trust would like a statement in support of childcare stipends. Mr. Chatelain was apprehensive about widening the Trust's mandate. Mr. Freitas indicated the Trust could state: support programs that help keep people in housing. Chair Hackert mentioned the Good Neighbor fund and how it helps assist people. Ms. Kalinick suggested the goal could be to continue to provide and expend support programs. Mr. Ruchinkas asked if Brewster residents had applied for CDBG but were denied because they were over income. Ms. Scalise stated that people had been turned away because they were above income. Ms. Kalinick read Goal #4- Advance Millstone Road Community Housing Project and suggested it remain but be rewritten. Mr. Ruchinkas suggested adding and develop a strategy for the next affordable housing development. Ms. Spade-Agular agrees with this statement. Chair Hackert added that septic concerns and fertilizer use need to also be addressed and, as a resident, the Chair will share these concerns with the Select Board. Mr. Chatelain noted that coastal management and water resources are building blocks for the LCP and Strategic Plan and will be discussion points. Ms. Scalise observed the consistency of the Trust's discussion on many of these strategic plan goal topics over the past months of Trust meetings. Chair Hackert concluded that Ms. Kalinick will compile her notes from this discussion and provide them to the Select Board.

13. Cape Cod Sea Camps updates: Ned Chatelain shared that as Select Board Chair, he is no longer on the Bay Parcel committee. The pool is open and the Committee is working through the data from the first forum and survey. Ms. Kalinick stated that the next Forum will be on August 5th with three one-hour sessions from 1-4PM. This will include input on preliminary concepts based on the initial data. The forum will address both properties. The Bay parcel has a couple community events this summer and the pool is going very well. Chair Hackert stated there had been a long discussion about the key item list, including housing near Route 137, on the Pond Parcel. Chair Hackert summarized the discussion and sent it to the consultants. Ms. Kalinick added that both Parcel committees will be at Brewster Conservation Day.

14. For Your Information: Chair Hackert highlighted several articles for general interest. Ms. Scalise noted additional items. Mr. Ruchinkas noted three Cape Cod housing initiatives were funded by the state. Ms. Spade-Aguillar appreciated the article on social housing in Vienna. Mr. Chatelain stepped out of the meeting at 6:52pm.

15. Any other business not anticipated: None

16. Approval of Minutes from May 11, 2023: Paul Ruchinkas moved to approve the May 11, 2023 minutes with technical edits from Chair Hackert. Maggie Spade- Aguilar seconded. A roll call vote was taken; Tony Freitas- abstained, Paul Ruchinkas-yes, Tim Hackert-yes, Ned Chatelain-absent, Maggie-Spade-Aguillar-yes, Donna Kalinick-yes. Mr. Chatelain returned at 6:54pm.

17. Next Meeting: August 3, 2023 at 5PM

18. **Adjournment:** Ned Chatelain moved adjournment at 6:57 PM, Donna Kalinick seconded. A roll call vote was taken: Tony Freitas- yes, Paul Ruchinskas-yes, Tim Hackert-yes, Ned Chatelain-yes, Maggie-Spade-Aguilar-yes, Donna Kalinick-yes.

Respectfully Submitted,

Jill Scalise, Housing Coordinator

Meeting Packet: [07.06.2023 BAHT Meeting Packet \(brewster-ma.gov\)](https://www.brewster-ma.gov/07.06.2023%20BAHT%20Meeting%20Packet)