

Minutes Washington Housing Commission Meeting Zoom
January 11, 2022

1. Meeting was called to order at 5:30

Present members: Judie Gorra, Shane Mongar, Lindsay Larson

Also present, Michelle Gorra, meeting facilitator, Chris Charles, Joan Lodsins, Janet Hill, Julie Haesche

Welcome to new member Lindsay Larson.

2. The Minutes of Dec. 14, 2021 were accepted as written.

3. Old Business

a. A discussion was held regarding the Ordinance to Establish an Affordable Housing Fund in regard to the \$5000 threshold. Judie shared that Leslie Anderson, former chairman of the Commission, had written to Judie regarding the \$5000 threshold. Shane moved that the Commission request that the town increase that threshold to \$10,000 given the change in the economy. The motion was seconded by Lindsay and was carried unanimously.

b. Michelle gave a report on the Down Payment Assistance Program explaining how the Housing Development Fund works with first home buyers to purchase a home. Michelle had a document sent to Commission members with the Washington rules. The HDF was established in 1989 and works with borrowers by providing counseling and funding. An 8-hour course on financial management is required. The Town of Washington pays \$500 for the service on a per application basis. The CHFA income limit for a family of 1 or 2 is \$102,900 and \$118,335 for a family of 3 or more. As Goal 1 of the Housing Plan is to create first time homebuyer options, specifically increasing awareness of the Down Payment Assistance Program, the Commission agreed that one of our tasks is to publicize the program. To that end the Commission will develop a brochure that can be distributed to residents and also to realtors to assist them in understanding the Down Payment Assistance Program. The Washington Down Payment Assistance fund currently has \$40,000 left. Michelle brought up the fact that currently anyone refinancing their home through this program has to pay back the \$10,000 down payment assistance. She suggested that that should be changed so the homeowner is not penalized for making that change. The homeowners would have to pay the legal and closing costs which could be rolled into the mortgage. The Commission agreed that we should look into changing that.

c. Judie reported on a meeting with Bill Fairbairn, Chairman of the Washington Community Housing Trust. Bill reported that the Washington Community Housing Trust has a property on Baldwin Hill Road that might be suitable for 2-3 affordable homes. A feasibility study will have to be done. Bill will be contacting someone to get an estimate of the cost of a study. He agreed to attend the next meeting of the Housing Commission. When asked what the Housing Commission could do to help the Housing Trust the following were suggested:

1. Encourage zoning to change its regulations to make affordable housing more easily developed.
2. Appropriate money for the feasibility study for the Baldwin Hill property.
3. Educate people re the value to the town in having affordable housing for working families.
4. Ask the town to increase the annual stipend to the Affordable Housing Fund.

Bill also talked about how generous wealthy people have donated land to Steep Rock and could possibly be convinced to donate land to the Housing Trust. The Housing Trust has no website for publicity and has done no fund raising.

The Commission agreed that we would help the Housing Trust with education regarding the function of the Housing Trust and the value of donating money and/or land for affordable housing. Michelle will add a link on the Housing Commission's website to the Washington Housing Trust. In addition, the Commission agreed that we would work on publicity about the Trust and consider helping with some fundraising in the future.

d. Shane reported that the head of Habitat for Humanity will attend the next meeting of the Housing Commission.

4. New Business:

a. Budget 2022-23 -. By Jan. 30, 2022 we need to submit a budget to the Board of Selectmen. Linda Gomez sent information about the current budget and expenses. Based on that information, the Commission agreed that it would request an increase in the budget for Miscellaneous expenses possibly to \$2000 which would be used for printing and mailing in order to meet our goal of publicizing the Down Payment Assistance program and also supporting the Washington Community Housing Trust. Michelle agreed to come up with an estimate for those costs and Judie will submit the request to the Board of Selectmen. Michelle reported that the Selectmen have discussed providing a clerk for every commission so that part of the budget may not need to be requested. Shane expressed the desire to make sure that Leslie Anderson who had previously served as the clerk had been compensated for her work.

b. Lindsay agreed to work on the brochure for the Down Payment Assistance program with Michelle. Other publicity suggestions included a story about the work of the Housing Commission in the town newsletter and press releases.

5. Visitors:

Chris Charles suggested that the Commission look at the Cornwall Affordable Housing website.

Julie Haesche introduced herself and is considering joining the Commission.

6. The Meeting was adjourned at 7 P.M.

The next meeting will be February 8, 5:30 P.M. Members are requested to look at our website and come to the next meeting with suggestions for updating the website.

Respectfully submitted,
Judie Gorra