



# BARNSTABLE COUNTY HOME CONSORTIUM

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## BARNSTABLE COUNTY HOME CONSORTIUM ADVISORY COUNCIL THURSDAY, August 18, 2016 INNOVATION ROOM, BARNSTABLE COUNTY COMPLEX MEETING MINUTES

Members Present: James Kyrimes, Elaine McIlroy, Ann Connolly, Neva Flaherty, Nanette Perkins, Jillian Douglass, Richard Carroll, Charleen Greenhalgh

Members Not Present: Laura Shufelt, Paul Lagg, Arden Cadrin, Michelle Jarusiewicz, Carl Brotman, Victoria Goldsmith

Barnstable County Staff Present: Michelle Springer – HOME Program Manager, Beth Albert, Director - Barnstable County Human Services, Heather Harper, Community Design/Affordable Housing Specialist – Cape Cod Commission, Kathie Callahan – recording.

**Welcome & Introductions:** Michelle Springer welcomed the group and facilitated the meeting. Introductions were made by the individuals. Michelle requested that when members are speaking during the meeting that they identify themselves for the purpose of accurate recording of the minutes and also try to avoid acronyms as some attendees may not know what they stand for.

**Public Hearing on HOME 2015 Draft CAPER:** Michelle Springer opened the Public Hearing of the 2015 HUD Consolidated Annual Performance Evaluation Report and read the Notice of Public Hearing that had been widely disseminated and posted. The Barnstable County HOME Consortium has completed its 2015 Fiscal year (July 1, 2015 – June 30, 2016) utilizing U.S. Department of Housing and Urban Development's (HUD) Federal Fiscal Year 2015 HOME Program funds. The HOME Program was awarded \$359,324 to carry out the goals and objectives set forth in the 2015-2019 Consolidated Plan and Annual Action Plan for this period. A draft Consolidated Annual Performance Evaluation Report (CAPER) outlining the year's accomplishments and challenges was made available for public comment. The purpose of the hearing is to obtain from citizens, public agencies, community organizations, and interested parties oral and/or written testimony relative to the 2015 CAPER as well as housing needs and HOME Consortium program performance.

Michelle noted that our Consolidated Plan goals are based on total affordable units, not just HOME units. Michelle reviewed each section of the Report:

- **CR-05 Goals & Outcomes:**

- Community Housing Development Organization Rental Units: 15% set aside annually. Had a one-year goal of creating 5 units and a five-year goal of 25 units. We have met/exceeded both goals with 28 affordable units and 11 HOME units. CHDO units came from Melpet Farms HOME project in Dennis.
- Down Payment Closing Cost loans: had a one-year goal of 5 loans and five-year goal of 25 loans. Met/exceeded one-year goal with 8 loans and are working to meet the 25 units for the five-year goal. Between June 15 and August 17, 2016, 6 DPCC's have closed between June 15, 2016 and August 17, 2016 and 3 in the pipeline. We are at 17 after our first Consolidated Plan year. Increased down payment amount from \$10,000 to \$20,000 and up to \$30,000 if health and safety issues that needed to be addressed, helped improve number of loans for this program. Home values ranged from \$172,000 to \$275,000, and were primarily in Barnstable, Yarmouth, Sandwich, Harwich. Increase in down payment amount helped some people move into different loan programs, some that may have required a higher down payment in order to qualify. A couple of them were MHP1 but that is a very strict program and cannot have a single late within the last 2 years, not just credit score. Also helped with debt to income ratios. Six were single parent households, one was a women fleeing domestic violence. Question: required to fund mortgages that keep buyers below 30% of annual income? It is back-end debt to income ratio – so 45% is what is looked at, gotten waivers on a handful. Had 3 or 4 denied, usually over income.
- Rental Housing units: had a one-year goal of 20 units and a five-year goal of 100 units. Have met our one-year goal with 71 affordable units and 22 HOME units. We are well on the way to meeting five-year goal. Will be adding 124 affordable units and 26 HOME units to the affordable rental housing stock once the Village Green II, Coady School and Gull Pond projects are complete.
- **CR-10 Racial and Ethnic Composition of families assisted:** Met our goal with 34% of participants being minority households, the total minority % for Barnstable County is 8.6%, based off of the 2010 census data.
- **CR-15 Leveraging:** Barnstable County HOME Consortium (BCHC) has the smallest amount of funds invested at \$580,181 with almost \$30 million from other funders to fund the developments. HUD allows the BCHC to count the State MRVP expenditures in the region as our 25% Match contribution. Need to get final #'s from DHCD. Cindy Myer of HAC gives Michelle the amount and then DHCD takes a look at it and sometimes adjusts it.
- **CR-20 Affordable Housing:** Need to make change, discuss difference between goals and outcomes change “35” units to “30” units so matches graph. BCHC requires that 5% of total rental units (in any development) be handicap accessible and 2% be available for households with sensory impairments. Need to discuss in future as part of our policy. Question: Do we have requirement re: “visit able” – Michelle responded that this is not a requirement at this time. Need to add “visit able” units’ discussion on future agenda.
- **CR-25 Homeless and other Special Needs:** Set aside of vouchers geared towards helping homeless households – really only thing we have been able to do with HOME funds. We will have this as one of our goals for next year. Village Green II that will have 7 one-bedroom units’ set-aside for MRVP vouchers. Always looking for opportunities to increase that.
- **CR-35 Other Actions:** Cape Cod Commission hired a consultant to update the region’s fair housing/analysis of impediments plan. The BCHC has funded at least one housing development in all fifteen towns in the region. We are due to have a Fair Housing Plan due by

2018 to HUD. Michelle will take a look at goals already outlined and what more we can be doing. Minority outreach shows that good job being done getting the down payment program information out.

- **CR-40 & CR-50 Monitoring/HOME:** Spreadsheet outlining the monitoring schedule and Housing Quality Standards schedule outlining everything that has been done through the year was reviewed. Have contracted with Finepoint and they will take over monitoring beginning in September. They have been doing monitoring for DHCD for 20 years. This will be a cost savings for the HOME program because they will be monitoring State HOME units as well as our HOME units in this area. They are very knowledgeable and also do trainings for the State. Having them doing monitoring will be helpful so Michelle and Paul can work on additional requirements and policies. HQS: Changing to a State & local code inspection. HQS: Section 8 – will require inspection every 2 years and will not have access to information on the off years and will need to pay for those reports. Michelle will call building department for additional information.
- **Public Comment Period:** August 21 – September 13, 2016. Michelle will review any public comments and the draft report. Draft is due to HUD by end of September. Draft will be sent to HOME Consortium for review prior to submission. If anyone has other actions based on what your town is doing let Michelle know if it needs to be added.

Michelle ended the public hearing of the 2015 HUD Consolidated Annual Performance Evaluation Report at 8:50 AM and moved on to other business on the agenda.

#### **HOME Meeting Opened:**

**Barnstable County Home Consortium Minutes of June 16, 2016:** Michelle sent out a revised minutes on August 17<sup>th</sup> for review. Nanette Perkins motioned, seconded by James Kyrimes to accept the revised June 16, 2016 minutes. Unanimously approved with 1 absention - Charleen Greenhalgh. Some people are not getting emails – Michelle will check into this and asked consortium to check their “junk mail” folder as some individuals are not getting all the emails from Michelle.

**Cavalier Motor Lodge Redevelopment – Richard Carroll:** Held a public hearing on potential redevelopment project. Suggestions included moving it to a spot across the street from the transfer station. The DAKOTA partners are the proponent and they have modified the size of the development and gone from 3 stories to 2 stories. Their designs are much like previous charter developments. They were scheduled to go before the selectman this week but they have postponed it because they are still working on the development of the elevations and interior designs. They have already received the approval of the Housing Trust for funding. They have come back to the Community Housing Committee for final approval. Then they need to go to the Zoning Board of Appeals because it is a friendly 40B development. This should go on for a while, suspect it may be months. Richard was asked assuming everything goes forth smoothly, how much money will we have to kick in? Richard answered maybe nothing. When Richard asked them specifically if they were applying for HUD funds they answered “No”. They have not reached out at all to Michelle. It depends on how they structure the tax credit? They can do it all with state and federal money. Don’t know how many private investors they have lined up at this point. The lower amount that they ask for of HOME funds, that is more profit for them. Richard noted that originally it was going to include commercial space, the property next door, the Bass River Motel, and that parcel has been removed from the development proposal and decreasing from 3

stories to 2 brought down the number of units and they were urged to put market rate units back in but this is not a legal requirement. This project is all rental units. The town has been pushing for this for a long time and this is the first time viable proposals were received. It would be a significant tax base to the town.

**Heather Harper, Cape Cod Commission, Community Design/Affordable Housing Specialist:** Michelle introduced Heather. Heather noted that she has worked in local government for over 20 years and she is excited to be with the Commission. It is an important time for the Commission in terms of its approach to planning for housing. Their strategy hopefully in the next Regional Policy Plan is looking at where are we going to build housing. We need to start having conversations in communities about where growth is going to occur otherwise we are going to have growth that is unplanned as we have now. The current developers that build affordable housing do not provide any consistency for the residents and they do not know what to expect from development. There is no certainty of what the plan of development is in their neighborhoods which leads to exactly the kind of conversation we are having in Yarmouth and removes everything from those projects that make it more of a neighborhood to get some numbers that the community thinks it can tolerate. The Commission wants to switch the conversation around and start talking about what form of housing development, never mind what the income levels are, but where do we want housing growth. In order to meet this challenge, we probably need to build another 10,000 housing units on Cape Cod. That is 10% of the 100,000 units – where are those units going to go? Heather developed the first inventory of available land in Falmouth for use for affordable housing in a time where the selectmen were having conversation about what the land should even be used for. Towns are now enthusiastic about using town land for development. They are confronted with a lack of land use planning to support the type of housing that needs to be constructed to meet the needs.

#### **HOME Program staff updates:**

##### **Michelle Springer:**

- **Follow up on Canal Bluffs III HOME Award:** DHCD has confirmed with POAH and their counsel, Klein Hornig, has again reviewed the project from a fair housing standpoint and they stand by their original position: there is no fair housing issue. This is DHCD's position as well via phone. Discussion: Beth reviewed: Last meeting Laura reviewed the tenant selection plan for Clay Pond Cove II in preparation for approving phase III and she noted the word "preference" was in there for renters age 55 and older and she thought it may be a concern. Several phone calls with DHCD, our attorney, DHCD fair housing person and attorney for POAH and it was not believed that language presented a fair housing concern because there are families with children there. Award letter has gone out to POAH and we will find out soon if they get funded by DHCD.
- **Gull Pond Road, Wellfleet, HOME Award Extension:** Received a letter from Ted Malone asking for extension of our commitment to Gull Pond due to some unexpected delays in closing on the financing.
- **Down Payment & Closing Cost Eligibility and Underwriting Policy Additions/Revisions:** Policy document distributed.
  - Page 3, 2N: Flood insurance. Flood insurance was not in there. Recently had a DPCC that was in the flood zone. We had to be sure they had flood insurance with their application. Spoke to Environmental person at HUD to make sure we had everything we

needed. Have added language about flood insurance requirement to be clear: will change “need” to “required”. Added “grantor” to Home Buyer Policies. Will send revised version out.

- Page 4, H: Added language about not allowing for Co-signer, Co-borrower or Guarantor.
- **RFP for the DPCC program:** Due to renew on this. Notice was published in the Cape Cod Times last week, have until August 25, 2016 to respond. This needs to occur every 3 years. Contractor will have a one-year contract with an option to renew for two years.

### **Town reports:**

**Nanette Perkins - Sandwich:** Kick off for renovations done at George Fernandez Way. Randy Hunt attended as well as town officials. Paula Schnepf and Beth Albert did a great job. Tour of the units. Event was received well and got some good press. Putting out a marketing person and an RFP for some land off of Quaker Meeting House Rd. behind our other two developments.

**Richard Carroll – Yarmouth:** Building 6 Habitat homes.

**Neva Flaherty – Orleans:** Affordable Housing Committee looking at a 1790 building to turn into 3 rental units. Do agencies fund anything like that? Anne Connolly - call me, just finishing up 1856 building in good shape for a building of that age. Really complicated due to historical nature, hazardous material, accessibility etc. Anne can be reached at [info@falmouthhousingtrust.org](mailto:info@falmouthhousingtrust.org). Targeted higher income level so had Falmouth Federal Housing Fund money and fundraising and a construction loan.

**Anne Connolly – Falmouth:** The Economic Development Investment Corporation (EDIC) is working with town of Falmouth. The Town, through the Affordable Housing Committee and a CPA grant request, hired a consultant, Judy Barrett from RKG Associates, to do an in depth housing needs assessment and analysis to demonstrate what type of units at what income would meet the existing needs and strategies to get there. Tons of data, comments and came up with a list of things to do. Had a meeting, reviewed the data. EDIC has partnered with the Board of Selectman, and the Community Preservation Committee to get this last phase done which will nail down what the town needs. It can be found on [falmouthhousingtrust.org](http://falmouthhousingtrust.org) and the town website. The Town Meeting is scheduled for November. Town Administration is putting an article on the warrant to create a new position, Housing Coordinator, which they feel is necessary and needed. Habitat is planning to do some work in Falmouth, not sure if they met deadline for acquisition for town meeting in spring. Falmouth Housing Trust also considering was also submitting a proposal but did not meet deadline. Odfellows Hall project is nearing completion, October 19<sup>th</sup>. This is an adaptive reuse, town old historic building adapted to 4 open concept micro units. First floor 2 units are visit able. Still negotiating with licensing agreement. Falmouth has had some challenges with preservationist’s people vs. development. Building has maintained historical integrity.

**Heather Harper – Cape Cod Commission:** Worked with Paul to draft the RFP for Spring Bars Rd. project similar circumstances as Cavalier Motel. Underdeveloped and lacks connectivity with surrounding land uses that it should have. Function of the neighborhood issues, funding sources and other reasons. It is a 44-unit rental development. Affirmative Investments and Falmouth Housing Corp, Bob Murray’s former organization, was awarded the contract. In the process of making first round of application to DHCD for investment tax credits. They did list HOME funds as a source of funding for that project.

Conversation did stimulate a land use discussion about how that property relates. The town parcels that are available have severe constraints with them.

Habitat project is a 12-unit home ownership, large for Habitat, and on a property that is in the lowest income district in the County in Waquoit. East Falmouth has some of the highest needs in the County and expected to be a successful project.

From a Regional County perspective: have been asked to look at developing a Regional Needs Assessment and Market Analysis. Many communities have done the Needs Assessments and Housing Production Plans. There is a lot that comes out of them in terms of healthy strategies. Commission would like to take a look at that from a sub-regional and regional perspective to develop numbers in terms of number of units to meet specific needs on a sub-regional level as some towns may not be able to do it. Unsure of budget for the study but goal is to use some of the resources at the Commission in terms of information resources and data analysis and economic development people. Ideally will include some limited focus groups, Commission staff training and peer panel review process. Idea is to have a conversation and outcomes on a sub-regional basis that can be used in the conversation about form – what are needs and what is the form. Will be about an 18-month process.

**Anne Connolly - Falmouth:** Lots of inaccurate information in the media, huge confusion about AMI etc. Important to step back and look at what we want the community to look like and have a frank and honest conversation about the needs and what can be accomplished.

**Beth Albert – Barnstable County Human Services:** Attended a strategic planning session at the Cape Cod Foundation, health and human focus group. 90% of conversation was about affordable housing. Health and human service organizations need to be part of that conversation and really understand. Heather: Home Consortium and Cape Cod Commission work on a sub-regional visioning and put together protocols and be successful, could be replicated locally. Need some leadership on the issues.

**Heather Harper – Cape Cod Commission:** Missing Middle Report from Urban Land Institute – final report will be out in September. Report based on workforce and economic development. They are going to be doing a sub-regional statewide study and they are going to be looking at Barnstable County. Will send link out when full report is issued.

**Elaine McIlroy – Wellfleet:** Put out a solicitation for a Housing Consultant Specialist, hired Karen Sunnarborg to help work through a Housing Needs Assessment and Housing Production Plan.

**Jillian Douglass – Brewster:** Brewster has a grant from the Cape Cod Commission. Working with RKG on a Housing Production Plan. While drafting the RFP, scope and how wanted to approach this, was thinking maybe town of Brewster could do the pilot piece, one of the sub-regional connections that tie into the Regional Plan. Have not yet nailed down the contents of the plan yet. Judy Barrett will be coming to interview people in community on the 12<sup>th</sup>. Hope after that is completed, probably December, could use some CPC funds to activate the strategy and move forward. 14-unit Habitat project has broken ground at the former Basset Wild Animal Farm. Big beautiful property, split down the middle by a 50 foot NSTAR right of way. Came back to CPC for additional \$350,000 for construction. Town still has a few parcels, titles not clear and issue with access to land.

**Charleen Greenhalgh – At Large:** Kick-off meeting in Harwich on Wednesday for update of Affordable Housing Plan. Habitat broke ground in W. Chatham on project. Habitat looking at piece of property in

W. Harwich for 7 units. Housing Trust gave money to do an analysis of property to see if this project is going to work.

**James Kyrimes – Dennis:** Veterans Housing project – House with 5 units of supportive housing, single building on Rt. 134. Got Board of Selectman approval last week. Break ground in December and be up and running this time next year. Finalized the 5-year Housing Production Plan and should be filed next week.

Other business not anticipated by chair: Richard sent Michelle the definition of a manufactured home which was distributed.

Next meeting Thursday, December 15, 2016

Upon a motion by Richard Carroll, second by Jillian Douglass, members voted to adjourn the HOME meeting, unanimously approved.

Meeting materials distributed:

1. FY2015 Draft Consolidated Annual Performance Evaluation Report (CAPER)
2. Agenda
3. Minutes of June 16, 2016
4. Homebuyer Policies, DPCC program
5. Extension Request letter for Full Pond Rd.
6. Definition of manufactured home

Respectfully submitted: Kathie Callahan