



**BARNSTABLE COUNTY  
DEPARTMENT OF HUMAN SERVICES**

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**MEETING MINUTES  
Barnstable County HOME Consortium  
Advisory Council Meeting  
Thursday, January 9, 2020  
Innovation Room, Barnstable County Complex**

**APPROVED**

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- Members Present:** Arthur Bodin (Harwich), Carla Feroni (Falmouth), Charleen Greenhalgh (At-Large), Michelle Jarusiewicz (Provincetown), Paul Lagg (Eastham), Josh Mason (Dennis), Nanette Perkins (Sandwich), Aly Sabatino (Chatham), Laura Shufelt (Barnstable), Mike Trovato (Wellfleet), Beth Wade (At-Large), Donna Kalinick (Brewster Alternate), Katie Wibby (Orleans), and Patty Daley (Ex Officio)
- Members Absent:** Richard Carroll (Yarmouth), Arden Cadrin (Mashpee)
- Barnstable County Staff:** Renie Hamman, HOME Program Manager; Maria Silva, Administrative Assistant
- Consultant:** Judi Barrett, Barrett Planning Group LLC
- Members of the Public:** None

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➤ **Advisory Council Meeting:**

The Advisory Council Meeting convened at 8:35 a.m.

• **Business**

▪ **Advisory Council Representative Update**

Renie Hamman informed the Advisory Council that two new members have recently been appointed to the Advisory Council: Michael Trovato as representative of the Town of Wellfleet and Jeffrey Ribeiro as representative of the Town of Truro.

▪ **Approval of Minutes of September 12, 2019**

Charleen Greenhalgh made a motion to approve the September 12, 2019 minutes; Nanette Perkins seconded; all in favor.

Abstentions: Paul Lagg, Laura Shufelt, Donna Kalinick, and Michael Trovato

▪ **Down Payment Closing Cost ("DPCC") Assistance Program Guidelines**

Renie informed the Advisory Council that the HOME Consortium staff has been in the process of revising the DPCC Assistance Program. A draft of the Program Guidelines along

with a breakdown of the relevant policy revisions was distributed. Renie stated that the major revision to the program was the loan type going from a time-of-sale loan to a forgivable declining balance loan. Renie gave a brief history of the program and loan types used over the years. Renie explained the reasoning to recommend going to a forgivable loan versus a time-of sale loan which was basically based on administration purposes. Under a time-of-sale loan, the payoff of the loan is time indefinite, and thus the County needs to administer these loans long into the future, even if the HOME Program were to cease to be operational. For that purpose, HOME staff recommends a five- or ten-year forgivable loan based on HUD's affordability period which would provide a time definite of administration of these loans. There was also discussion of the fluctuating real estate market over the years and based on today's current real estate market and housing costs, it was suggested that it may be appropriate to move to a forgivable loan. Laura Shufelt stated she was in favor of the revision to forgivable loans. Renie explained that the reasoning for the declining balance provision was to avoid situations where for instance, a homebuyer under the program may have to sell the home for reasons outside of their control in their ninth year and without the declining balance provision would have to pay the entire loan amount at the time of that sale. It seemed fairer to include the declining balance.

Discussion of the proposal to go to a forgivable loan and HUD's requirements occurred. Several members voiced concern over HUD's sales price maximum of \$333,000 and stated that that price limit made the program essentially unfeasible in the outer and lower Cape areas and that HUD should be made aware of this issue. Renie stated that she had been in contact with the HOME Program's HUD representative but there appeared to be no options to the price limit. The Advisory Committee also discussed the amount of money that may be available for the program. Carla Feroni mentioned that we may want to think about lowering the amount of loan grant in order to assist more people. Renie explained that under HUD's regulations, the amount of loan assistance under the program could only be as high as the amount necessary to make the loan doable. Michelle Jarusiewicz questioned how many homeowners were assisted under the program in the outer/lower Cape area in the past years. Renie stated that she would extrapolate that data provide the breakdown of the DPCC program over the years per town to the Advisory Council in the near future. An overall discussion was had as to whether based on HUD's regulations, specifically the sales price limit, the amount of funding for the program, and the level of administration of the program made the program unworkable for the region. A future discussion on this matter will be needed.

Pending a future discussion on the DPCC program and review of the breakdown of data, overall the Advisory Council was in approval of the recommendation of moving from a time-of-sale loan to a forgivable declining balance loan. Based on that, Renie suggested that the name of the program be changed from the DPCC program to something else, possibly a First-Time Homebuyer Program, to differentiate the program's loan types. Overall the Advisory Council was in agreement with a name change.

- **Barrett Planning Group – Summary of Needs Assessment and Discussion**

Judi Barrett of the Barrett Planning Group gave a presentation on the Needs Assessment data for the Barnstable County HOME Consortium Five-Year Consolidated Plan. Judi reviewed the data received from the public hearings and the survey. Discussion followed; items discussed:

- Families leaving the Cape, especially outer/lower Cape
- Loss of student population

- Disconnect between survey showing need for elderly population and not families
  - Zoning regulations being a big barrier to the development of housing
  - Any info on short-term rental effect question; was not asked in the survey
  - Competition of homeowners making more money renting seasonally versus rental annually
  - High land costs
  - Many unaware of affordable housing opportunities; Laura Shufelt provided information on proposed Housing Navigation being developed by the Keuhn Foundation
  - Nimbyism; discussion on prior proposed bills to limit abutter appeals similar to 40Rs
  - Need for outreach to the community to show who the people who need housing that is affordable. Several various videos, posters, and newsletter that our out there were discussed.
  - Analysis of possible impediments to fair housing were discussed
  - Housing Choice needs
  - Accessory dwelling units and dormitory style options were discussed
  - Income earnings based on jobs versus costs for housing
  - Need for higher homeownership Area Median Income (“AMI”); 80 to 120 AMI
- **Updates**

Renie mentioned that Cape Cod Village has finished construction and has started leasing up and that Little Pond Place was presently under construction. Renie also mentioned that she spoke with the applicant for the Brewster Woods project and that she anticipates that they will be filing a HOME Program application in the near future when they file their second round DHCD application.
- **Town Reports**

Charleen Greenhalgh updated the group on a market rental development project in Harwich consisting of redeveloping a former assisted living facility into twenty-six apartments.
- **Adjournment**

Nanette Perkins made a motion to adjourn; Carla Feroni seconded; all in favor.  
Meeting adjourned at 10:20 a.m.

**Meeting materials distributed:**

- Agenda
- Draft Minutes of the September 12, 2019 meeting
- Draft DPCC Program Guidelines 2020
- DPCC Program Relevant Policy Provision Revisions
- Needs Assessment for Five-Year Consolidated Plan Presentation Handout – *provided by Barrett Planning Group*