



Housing Committee

Town of Chilmark

MEETING NOTES - FINAL

May 19, 2022 (via ZOOM)

Present for the Housing Committee and attending the Zoom meeting were Andrew (Andy) Goldman, Bill Rossi, Ann Wallace, Allison Cameron Parry, Nettie Kent Ruel and Alison Kisselgof - Administrator. Peter Cook and Phil Banta were also in attendance. Jim Feiner – Chair was not in attendance.

Since Jim was not present, Andy was nominated to be Chair at this meeting. Andy called the meeting to order at 9:02 AM.

MIDDLE LINE ROAD Q1-Q3 FINANCIAL REVIEW: Alison mentioned that she did not invite David Vigneault and Terri Keech from the Dukes County Regional Housing Authority (DCRHA) to the meeting since this was just a quarterly review. Alison said that David and Terri would join the Committee for the end of year financial review and could relay any questions to them by email before then.

Andy wondered why the total for both income and expense were so much better than the projections. Alison offered that perhaps there were large expected expenses in the last quarter. She also said that DCRHA expects a certain percentage less rent due to vacancy and includes a decrease into their budget to account for it. Alison believed that the increased income over budgeted total is probably due to higher occupancy than expected.

Andy asked what the Committee is supposed to do besides review the budget. Alison explained that the Committee is tasked with monitoring the budget.

Bill asked if issues with money transfer from Middle Line Road to the town were resolved. Alison answered that income from years prior 2021 were received by the town already and that she had just contacted Terri regarding the check for 2021. She expected that Terri would be sending a check shortly.

SLOSSBERG REFINANCE REQUEST: Alison presented the request by Jennie Slossberg for refinancing of her Homesite lot at 1 Beech Grove. Alison shared the DCRHA spreadsheet that was created for Jennie's request and went over the numbers with the Committee. The spreadsheet calculated that the house sale price is currently \$304,000 at 100% AMI, which is the AMI that this mortgage was originally financed at. Jennie's request of ~\$169,000 is well below the sale value.

Andy asked what the total amount that Jennie was looking to refinance. Jennie answered that she wanted to refinance the same amount due on her mortgage at a lower rate and for less years. Andy also asked if this would lower her monthly payment. Jennie answered in the affirmative.

A motion was made to recommend approval of the refinancing request to the Select Board. The motion was seconded and, with no more discussion by the Committee, passed by unanimous vote.

PEAKED HILL PASTURES UPDATE: Andy reported that he was appointed to a new Committee created by the Select Board to write the Request for Proposals (RFP) for Peaked Hill Pastures. The Committee consists of two members of the Planning Board (Peter Cook & Rich Osness) and two members of the public (Fred Khedouri & Lindsey Scott) in addition to Andy as a member of the Housing Committee. Andy was asked to Chair this Committee. The Committee will work on taking the concept approved at town meeting and making it a proposal. Andy mentioned that there was over 2 million available between the Molly Flender Affordable Housing Fund and the Community Preservation Committee's general fund for the project. Alison will

administrate the Committee. Bill said that he talked to Jim about the Housing Committee taking recess for the summer months so that Alison can use the time to work with the RFP Committee. Bill relayed that Jim did not have issue with this proposal.

Nettie is okay with the time off for the Housing Committee but would like to be kept informed of the RFP Committee's progress. Allison asked if the recess would just be for July & August, which Andy said would be the case. Alison mentioned that Housing Committee would need to meet if there was a refinancing request.

HOMESITE SALE PRICE PUBLIC FORUM PLANNING: At the joint meeting of the Housing Committee and the Planning Board, it was decided the Housing Committee would hold a public forum regarding the Homesite sale price to gather feedback from residents.

Ann mentioned that the public forum was to collect information about what would incentivize a homeowner to create a Homesite. Allison suggested that public forum would also offer more public awareness of Homesites.

Andy said that a written explanation of the forum's intent would be the place to start. It was discussed that the forum could be planned for June since the Housing Committee was in recess for the summer. Andy suggested the third week in June.

Ann said that, in addition to the forum, a survey on the website might also be a way to get more information from the public. Peter felt a forum was a better way to present the topic with an advocate for the position of raising the price. Andy offered that both the option of leaving the price alone or raising it to \$100,000 should be presented. Bill mentioned that the higher sale price of a Homesite would be optional – homeowners could charge any amount between zero and \$100,000 for the property. Peter said that there were actually three positions that could be presented: don't change the price, allow a price up to \$100,000 or base the price on the actual cost of the infrastructure.

Andy said that he would write the description for the forum's purpose since no others volunteered.

MULTI-FAMILY HOUSING CONTINUED DISCUSSION: Allison asked if a multi-family housing by-law would still require the same minimum acreage and maximum square footage limits as other by-laws. She also thought the term multi-family might concern town residents if not defined well. Allison supports deed restrictions for this kind of housing. She also wondered what family members would be allowed.

Bill agreed that the term multi-family had negative connotations particularly in terms of density. He said that the debate is affordable housing vs. the character of the town.

Phil offered that density is equivalent to lowering costs in his experience. He wondered if the word "multi" or "family" was the issue and said that perhaps calling the type of housing "multi-unit" would bring focus on the physical arrangement. Phil agreed that such a by-law would be a path to creating more affordable housing.

Peter said that a multi-family housing by-law could focus on existing structures rather than new construction. He offered that the Housing Bank may bring this issue into focus since it is part of their proposal. Allison agreed that converting current buildings would be a good approach.

Ann suggested that changing the language to help reframe the discussion away from density. She pointed out that Chilmark already allows 3 buildings per a property of 3 acres or more which she said was more than other towns. Bill agreed how it is framed to the general public is important to gain support.

Phil offered that working with the allowable structures per a property could potentially allow for many affordable housing units. He offered an example of apartments over garages, which allow the owner to use the garage and offer the accessory apartment as affordable housing. Phil said that incentives need to be defined that would motivate residents into this type of agreement. Phil mentioned that he has researched pre-fab and

modular housing, specifically for garage with a unit above. He said that adding a new structure to a property bring up its value which is attractive to homeowners. Nettie wondered if residents who are already very wealthy would be motivated by anything monetary. Phil offered that bringing up the value to the would get more positive results than devaluing the property by carving off acreage for a Homesite. Bill questioned whether potential buyers would purchase a property with deed restrictions.

There was a brief discussion about short-term rentals. Ann said that whenever a new dwelling is built, there is a concern it will become a short-term rental instead of year-round housing. She went on to say that this has significantly reduced the amount of housing for workforce and families on island. Ann added that this is why the town has restrictions on accessory apartments. Phil agreed that the restrictions made sense but that the revenue potential for a summer rental is quite high and could possibly cover a resident's housing costs for the entire year. Phil wondered about the enforcement of the penalty for not following restrictions.

PLANNING BOARD REAPPOINTMENTS: Alison added this topic to the agenda to remind members to write to their appointing board to request reappointment at this time. She asked members to do so.

TOPICS NOT ANTICIPATED: Allison asked what happened with the recommendation by the Housing Committee to the Select Board to set aside a portion of the short term rental tax for the Molly Flender Affordable Housing Fund (MFAHF). Bill said that last year the Select Board used the short term rental tax income for town expenses but that MFAHF had received a large sum from the sale of town owned property. He said that the Select Board would consider funds from this year's short term rental tax being deposited into the MFAHF. He offered that it would depend on the budget from year to year and suggested that the Housing Committee send a recommendation on an annual basis. Allison suggested a phased amount be put in the MFAHF over the years. Alison asked when a recommendation should be sent to the Select Board and Bill said that budgeting takes place in late January and February.

APPROVAL OF MEETING MINUTES: Draft minutes for the 4/14/22 meeting were not prepared in time to review and will be voted at the next meeting.

DOCUMENTS:

Middle Line Road Financial Summary for Q1-Q3 FY2022
Slossberg Refinancing Worksheet

NEXT POSSIBLE MEETING: June 16, 2022 @ 9:00 AM via Zoom.

With no further business to conduct the meeting adjourned at 10:19 AM.

Respectfully submitted by Alison Kisselgof, board administrator.