WESTON AFFORDABLE HOUSING TRUST MEETING MINUTES

Monday, June 12, 2023 at 7:00 pm

Trustees present: Sarah Like Rhatigan, Susan Haber, Thomas Timko, Neil Levitt, Thalia Price, Jonathan Schwartz (Assoc. Trustee)

7:07 Meeting called to order. Chair read aloud: *Under current state law public bodies may continue holding hybrid and fully remote meetings, without a quorum of the public body physically present, as long as adequate, alternative access is provided. Information about how to join a hybrid or fully remote hearing will be included in the required Open Meeting Law posting.*

Public comment: no members of the public present

Minutes from May 15, 2023: Susan Haber moved to approve the minutes as submitted, Buzzy Price seconded. Roll call vote approved 5-0-0 (Neil joined later due to technical difficulties).

Warren Ave apartments: Trust will invite property manager Monyette Vickers to present budget proposal at next meeting and review maintenance request process. Budget is coming along! Jonathan will provide Sarah with additional info about maintenance concerns.

Small grants for home repairs for deeded-affordable homes: review draft grant application & guidelines. Decided condo assessments could be eligible; maximum grant amount of \$15,000; requesting \$100,000 from town; eligible projects will be for health and safety, necessary to integrity of home, maintenance of value of home. Neil Levitt made motion to approve, Buzzy Price seconded. Roll call vote approved 6-0-0. Next step: Sarah will send memo to Town Manager.

Habitat project on Wellesley Street: Trustees reviewed contract, reflecting Habitat's request for distribution of more funds earlier in the process (at recording of property deed from Trust to Habitat) and balance in installments at recording of deed at sale of each unit. Neil Levitt made motion to approve, Tom Timko seconded. Roll call vote approved 6-0-0. Next step: Sarah will check with Town Manager about who needs to sign on behalf of town.

Greatland: The town has \$100,000 promised from Greatland to study feasibility of affordable housing at former Liberty Mutual property. Sarah will propose to the Town Manager that a Working Group be formed to include the Town Planner, 2 Housing Trust members, 1 Planning Board member, and an at-large member.

Sunrise: Town Manager wants to pull together a Working Group. Tom will invite developer to present at next Trust meeting.

Brook School: Bids to create storage units in Building A were prohibitively expensive. Considering possibility of adding two apartments in that location instead.

Meeting adjourned at 8:25 pm.

Documents used during the meeting:

- 1. Draft minutes from May 15, 2023
- 2. "Financial Help for Home Repairs" one-pager about state and other programs (attached)
- 3. Draft home repair grant application and cover letter
- 4. Draft grant agreement between the Housing Trust and Habitat for Humanity re: Wellesley Street project

Minutes submitted by Christine McKenna Lok of Regional Housing Services Office

FINANCIAL HELP FOR HOME REPAIRS

Owners of deeded-affordable homes should speak with their affordable monitoring agent before applying for a loan. If you don't know your agent, call the Regional Housing Services Office at 978-287-1092.

From MassHousing

- Mortgage Refinancing with fixed rates includes mortgage insurance for homeowners in case they lose their jobs; for households earning under \$180,000. Apply through MassHousing bank partners listed at https://www.masshousing.com/home-ownership/homebuyers/lenders
- Home Improvement Loan Program for households earning under \$120,400 to make general, non-luxury improvements to properties (only for interior of condo units and not common area special assessments). All loans have 5% interest; amounts from \$7,500 to \$50,000; repayment over 5 to 15 years. Apply through MassHousing bank partners listed at https://www.masshousing.com/home-ownership/homeowners/hilp-lenders
- Get the Lead Out program offers 0% interest rate for loans up to \$30,000 for owner-occupied homes, no closing costs, repayment at sale or refinancing of home. Similar program for investor-owners and multi-family owners. Income limits \$140,200 for households of one or two; \$161,200 for households of three or more people. After you get a lead inspection report, call Urban Edge at 617-840-6220
- Septic System Repair loans offer interest rates from 0% to 2.5% over 15 years. Loan amounts from \$1,000 to \$25,000 for households earning up to \$106,200. Apply through MassHousing bank partners listed at https://www.masshousing.com/home-ownership/homeowners/septic-lenders

From South Middlesex Opportunity Council (SMOC) in Framingham

- Heating Emergency Assistance HEARTWAP program to help repair or replace defective or unsafe heating systems. The homeowner must be qualified for the state's fuel assistance program (e.g. family of four earning under \$82,000). Call SMOC at (866) 397-8478
- Home Modification Loan Program to modify homes so that elders and people with disabilities can continue to live in their homes (e.g. ramps, bathroom modifications). Households can earn up to 200% of the Area Median Income (e.g. family of four earning under \$297,000). The program offers 0% interest loans up to \$50,000 as a mortgage against the property, repaid upon selling or transferring the home. Similar 3% interest loan for landlords with newly disabled tenants. Call SMOC at 508-326-5349

Local programs

- Society of Saint Vincent de Paul can provide emergency assistance grants to people who live, work or go to public school in Weston. Email svdplincolnweston@gmail.com or call (781)-899-2611 x4
- Weston's Merriam Fund can provide emergency funds to residents of Weston. Email merriamfund@westonmass.org or call the Board of Selectmen at 781-786-5020
- Metro West Collaborative Development's Five-Town Assistance Program can provide up to \$2,500 for a housingrelated expense for Weston residents. Apply online at https://metrowestcd.org/need-help/financial-assistance/ or call (617) 923-3505 x204