



Grafton Affordable Housing Trust

Grafton Memorial Municipal Center
30 Providence Road
Grafton, MA 01519

Meeting Minutes
August 21, 2013

Ed Prisby, Chairman
Deborah Kochevar, Vice Chairman
Charles Pratt, Clerk
Peter Adams
John Carlson

Present: Chairman John Carlson, Clerk Edward Prisby, Members Charles Pratt and Peter Adams.

Absent: Vice Chairman Deborah Kochevar

Also Present: Ann Morgan, Assistant Town Planner; Tim Firment, Executive Director, Habitat for Humanity, Metro West / Greater Worcester

The meeting was called to order at 7:30 p.m.

Action Items

- a. **Bills** – Chairman John Carlson signed the warrant release for the \$15.91 Home Depot bill. The Trust discussed the Graves Engineering invoice. It was tabled due to lack of detail relating to the services rendered. Staff was directed to contact Graves.
- b. **Reorganization**: Item was postponed by Chair due to lack of members in attendance at the time the item was discussed.
- c. **Meeting Minutes**: The open session minutes of July 17, 2013 were discussed and edits were made. Motion to accept the minutes as drafted and edited made by Mr. Prisby and seconded by Mr. Adams. Motion passed unanimously.

Old business

- a. **11-13 Suzanne Terrace** - Jeff Walsh from Graves went out to look at holes dug in the ground. Two 20,000 s.f. lots. Was a dumping ground for developer. Open land deeded to town. Highway went in and cut away growth. There were rumors of concrete dumped into the ground where the gravel was. They did find three or four decent places where the ground was good, and a few places where they hit concrete. Got blasting drill to perform tests. Whether we can site two houses or one house remains to be seen.

No sewer. All septic. Town water there. Can do two lots. The question is whether we can get a house and the septic in. Tim is adaptable. One house is fine. Two is better. Can only do half of development for local preference, so would need two homes. Need to go through DHCD to get 40B comprehensive permit to get it into the housing inventory, according to Tim. Possible to do two-story duplex?

If we do slab, and can perc for a septic, there would be less of an issue. Some question as to water level in this area. Is there room to do a house AND a play ground. Want to make sure family is received well in the neighborhood. Habitat will also seek buy in and volunteer services from the community.

More about septic design than anything else. If septic design person can make something work, that will go a long way toward making the project happen.

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Our next step is to figure out how we will approach the next \$4000 we need to get in there and do work to clear land.

Habitat expects \$\$ to the extent possible. Looking for relationships and knowledge of who to partner with and hire locally. Donors, foundations, corporations. People who are local are more likely to give us the funds to get this done. Typical families are people in hardship, have some families. Had refugee family from Rwanda.

Mortgage: Income determines what their mortgage is. Sell house based on what income is at the time. Pay interest and property taxes. Mortgage/taxes have to be less than 30% of income. Houses selling for \$130k-ish, and building for \$200K. Have family selection committee. Total transparency along the way. Can read about it and see it on the website.

HFH often has CPC money in their projects. Followed by waivers of fees. 25%-60% of median income is the population base they deal with. Work with vets to keep them in their homes. Neighborhood revitalization. Can't put limitation on it for vets.

Homeowners would not be able to flip property. That distinguishes them from neighbors. Inability to build equity. After tenant moves in HFH holds mortgage on the house. Has been selling mortgages to banks to generate cash. The Trust would be out of it. Once property is sold to habitat for a dollar, we're out of it. Town may want to stay involved on deed rider to protect affordability.

Apple Tree Arts is looking for \$1M over ten years to fix the Town House. CPC. We get 10%. How much would general fund would Apple Tree eat up. 7pm August 22. Based on what we here, if it is under \$2,000, we will foot the cost. Ann will talk to Graves. Find out price.

Trust discussing whether we want to go with HFH. Could do this ourselves and RFP it. HFH comes with good brand. Charles thinks HFH is an easier sell to people. People may come out and vote to support HFH.

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- b. **30 Tulip Circle** - Rugs are cleaned. Look great. Kitchen and bathrooms need a full on cleaning. Stuff in garage needs to go out.

Lottery – CHAPA would consider us a client for the deed rider and they will run the lottery for us. Trust pays CHAPA ¾ of 1% of sales price. Moved that we have Ann call CHAPA to proceed with lottery. EP seconds. Vote carries.

- c. **Housing Production Plan** – Ann Morgan had contacted Phil DeMartino at the state who is reviewing the submission. The documentation was submitted at the end of July. He responded that all materials are in order and that he is in the process of reviewing the material.

- d. **Trust Vacancy** – John is reaching out to members of the community about getting involved. Spoke to Dan Crossin, an officer at the Grafton Suburban Credit Union, about serving on the Trust.

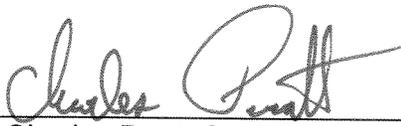
New Business

- a.) **Old State Hospital** – Dan Hill was unable to get a hold of his contact to develop state property. Jim Gallagher still interested in doing something. People interested in Agway site.

Motion to adjourn the meeting made by Peter Adams and second by Edward Prisby. Motion passed unanimously. The meeting was adjourned at 9:23 p.m.

EXHIBITS

- Email correspondence from CHAPA, Resale of 30 Tulip Circle, dated August 12, 2013, 1 page.
- Draft meeting minutes of the Affordable Housing Trust, July 17, 2013, 2 pages.



Charles Pratt, Clerk

