

# MAHT CONVENING 1: MAY 29, 2025

## MEETING NOTES

### ***Introductions***

- Mark Rambacher and Marianne Heer– Littleton Affordable Housing Trust
- Rick Lefferts - Maynard AHT, CPC
- Linda Prosnitz and Elaine Tung (Chair) - Lexington AHT
- Kay Bell - Sudbury Housing Trust (Disability advocate)
- Liz Rust - RHSO
- Carmine Gentile – Sudbury Housing Trust (and State Rep)
- Ryan Poteat and John Riordan- Sudbury Housing Trust
- Eric Salerno - Bedford staff liaison for AHT
- Ganesh Ramachandran (Also DCAM Staff) and Sue Crossley- Natick AHT
- Mike Kopczynski - Chair of Stow Housing Trust and housing authority
- Beverly Shorey - Carlisle AHT
- Mary Hartman – Concord Select Board AHY
- RHT Concord Housing, AHT
- Jennifer Glass, Lincoln Select Board and AHT Chair

### ***Getting to Know the AHTs***

**If you have an AHT, what is one thing you have accomplished to help people afford their housing?**

- Sudbury - program for rental assistance, 6 months of rent for over 100 families and a small grant program to help homeowners with replacing roofs/ furnace etc., grant rehab program caps at 6k,
- Stow - has a relationship with a lender that they haven't used yet but they could, they don't have much penetration into the rental market
  - 95% of renters have the same landlord and its TCB, “a little arm twisting” but it was pretty expensive to evict people, “do you want something or nothing” the relationship has come in handy a few times
- Natick - housing trust was responsible for the passage of CPA a few years ago, they own a property, but they would not recommend, they are advocating for a 33-unit 100% affordable housing unit, they need a lot of support, and they are putting their weight behind it.

- Concord—Assabet river bluff, 5 units, along the river, trust was the principal funder of it, habitat for humanity is about to start construction on 3/5 units, they have used trust funds to pay for sewer improvement fee
- Maynard—Affordable rental program, subsidizing income eligible tenants at \$500 a month and they make a 3-year commitment, CPC funds for this, it came out of the rental assistance program during COVID, they have room for 16 and they have 14 now, 2 open slots
- Lexington—looked through town parcels and identified the most appropriate for a 100% affordable unit, went through the town warrant process, get approval for disposal of the land, 7 proposals from RFP, causeway development, identified developer for over 200 units with 44 affordable units, grant for infrastructure costs even though the parcel is totally on private land
- Littleton-- Curious about what to do after 3 years—housing rehab programs and what are the parameters, they do an inspection, and it does not have to be low bid, instead of a grant, a promissory loan released on sale, eligibility is for homeowners, based on AMI
- Concord - bringing up the transfer fee as the only long-term way to fund AHTs and Keith referenced the LOHA coalition
  - Pennsylvania model, state delegating funding
- Lincoln—rental assistance, used CPC funding post COVID, Lincoln foundation predates housing commissions and AHT, but they have been a piece of the housing group that has done micro grants to allow for improvements, after MBTA communities passage they have put CPC funds into the fund if they get a chance to act nimbly if given the opportunity
- Sudbury - starting to explore with trusts for creating a trust for home maintenance, rebate program for prequalified owner, half of the cost of septic pumping, annual maintenance of heating system you get a certain amount back, a lot of emergency grants, they are trying to provide homeowner incentive to afford the program
- Stow - did not have good reach into tenant population, so focused on building new housing, outreach on needs of current tenants and costs for them and first-time home buyers
  - Funding for regular maintenance as an idea, “grade in different programs”, accessibility programs,
- Lexington - does have heat pumps, and there are options through mass save to get rebates

## **Challenges**

**Are there any challenges you are working through in your AHT?**

- Bedford - Struggling through the recoupment process to fill seats, bylaws require a lot of people on the AHT and housing partnership. Would love to hear about other places that have consolidated and expanded the scope and mission of the trust. We have opportunities where developers are interested in affordable units, but the construction costs are prohibitive. AHT doesn't have enough money to make those projects reality. Looking for other external sources of funding. From a regional perspective, there is an opportunity to create partnerships and relationships with financing agencies and developers. The community itself is currently working with the Department of Asset Management on land managed by Bedford Community College because it has been identified as surplus land through the affordable homes act. Would be interested in a state agency giving a little more flexibility for Munis who are interested in making units more affordable.
  - Do not have IZ.
  - Did not include inclusionary component in MBTA communities law.
- MAPC – this could be a good group to push DCAM to support not just housing but affordable housing.
- Concord - DCAM is in the process of coming up with a reuse and redevelopment plan in Concord with surplus land. The town has established an advisory board to help guide this decision making. It's going to be mixed use and it's not going to be housing alone. Want to make it a livable location within ¼ mile of west concord commuter rail. Within that context housing groups are observing that even though SHI is between 13 and 16%, only when we reach 16% and stay there, only 7% of year-round housing stock is deed restricted year-round affordable, because the rest are rentals. We are at 519 units; we would need 200 more units to hit the year round 10%. So, we are putting in the form of DCAM and the community that we should make this affordable; it's a once in a generation opportunity.
- Bedford - there is a plan from the governor that there are 16 properties that they are going to highlight
- Ganesh (Natick) - day job is DCAM – would be happy to facilitate a forum with this group to have conversations with DCAM. Not sure what the 16 properties are. We are also beholden to our planning agencies. Long story short happy to facilitate conversations between DCAM and this body.
- Lincoln - Have two developments that have an affordable component to them – when we start to need new septic systems, roads, condo fees etc. make things not affordable in the long term. There should be some kind of conversation around deed restriction and how this is used. How would we like to set these kinds of ownership models up so that we can address big charges that come up.
- Stow - key to affordability is density, and key to density is infrastructure. MBTA communities we are in support of but in stow it's almost impossible to hit 15

units/acre. Would love for them to have some federal or state support, or mass works, to build infrastructure and direct development into those areas.

- Sudbury - Public perception is a huge challenge that we deal with. Whether our town is actually rural, residents see it that way. In our most dense neighborhood people are talking about removing single family homes and putting in duplexes and people say that's too much, we are already too dense. What is affordable housing – it can be subsidized housing, but it's not always the case.
- Littleton – Affordable housing trust has a farm that was donated but is going to be very expensive to develop. We finally built our first sewer system in town. Its already at capacity – with MBTA communities and another development and so adding anything else would make the town even more concerned. It's hard to convince people. Breaking the perception and getting through political hurdles is extremely difficult.
  - Getting MBTA through town is really hard – our MBTA station is in a swamp, so we have no infrastructure there.
  - Education piece around the housing is really important!
- Bedford - One thing that we did in a previous community was that housing advocates can go and access your communities school budget and get your fixed costs versus your variable costs lets you determine and incremental student cost which is significantly lower and can fight that narrative.
- Concord - We are losing workforce housing that was built in the 50s etc. They are small houses that go on the market and developers buy them and expand them. Would love to be able to have a way to purchase those and sell them to people who are around or just over 100% AMI.
- Natick - It takes time to respond to opposition thoughtfully. There are a lot of people who support housing but may not want to speak up.
  - have employed social justice groups for social media etc.
  - Anyone have a pro-housing group in town? - No!!
- Natick - Prior to being on a trust background is on nonprofit sector, and worked with people with disabilities purchase their own homes, people with homelessness, recent graduates etc. – working on putting together a marketing strategy and to highlight that a lot of people at some point may need affordable housing. Faith based community jumped into this process. When working with people with disabilities to buy their own homes. We need to think about in our community who else will need this.
  - Worked with high school students to do presentations on this, so they understand why affordable housing is important, and how to secure housing! Then I even started in middle school to talk about housing and had really great feedback.

- Littleton - People are worried that people from Concord will come in and take the housing.
- Bedford - someone asked about ways to preserve homes to get them onto the AHT radar. I have seen places where they will take cash today in order to deed restrict a home. It's like the housing version of the APR.
- (Another Muni) Actually, I proposed this program a few years ago to DHCD and could never get support because it didn't create a new unit (converting market to affordable) and they were afraid that people would let the property go into disrepair.
  - What would it be like if only qualifying properties were able to be converted to more units.
- (Another Muni) Worked in Cambridge for a while and they had a local program called HomeBridge that allowed people to purchase a home through the market and to get funds to make that home deed restricted. It has

## **Best Practices**

### **What best practices have you discovered or established?**

- Concord - Concord Housing Roundtable, addressed a disconnect between housing advocacy and Selectboard. Incorporate chair and town manager at Concord Housing Roundtable. Meet 4 times a year.
  - Concord Housing Roundtable helps maintain consistency in support of housing across administrations.
- Stow – we used to butt heads with the conservation groups. We now work together on projects. Work to compromise on projects to get deed restricted housing and open space
- Natick – the Trust is an advocacy organization. Implement subcommittees that meet more than once a month.
- Liz Rust – Set up development organizations as independent 501c3 separate from town.
- Littleton - relationship building across boards and groups in the town have made it easier to do their outreach
- Stow - What are best practices for working with CPC? Are there groups where this goes smoothly?
- Sudbury - relationship building, what works in Sudbury may not work in Stow, understanding of the relationship building, opening the dialogue, CPC functions more like a capital budget
- Littleton - at past two years they approved half a million for the AHT from CPC funds, the idea of financial analysis—for both MBTA zoning and the project at

special town meeting, one of their financial board has done an evaluation to look at taxes, try to answer net positive, net negative, or neutral

## ***Moving Forward***

### **What would you like to gain by the end of this process?**

- Is there any coalescence around a LOHA Proposal? If we could as a group advocate for LOHA collation.
- Loha members will add us all to the email list if we share emails.
- Work with DCAM to advocate for affordable portion of housing.
- Relationships is a big part of this. We all have the same problems in different ways, but we can address things at a high level. It helps us to refresh ideas and change perspectives.
- Is there a regional application to one stop for growth to expand what was done in Littleton – could we have a regional proposal?
- Long range consideration of ownership models.
- Potential to be a part of an informal whats app group.
  - A way to ask questions the way town planners have!
- How would we behave if we had a coalition of affordable housing trusts the same ways CPCs have coalitions?
- Would love to see a long-term motion to regional planning for housing, like county models etc. The home rule part has made it so difficult to have broad strategies. It would make a whole lot of sense to do more regional stuff.
- The issue with a statewide coalition for trust is who is going to fund it! CPCs have money through tax. Some trusts don't have any money – so how do people fund. The little bit MHP does they absorb the cost.

### **What are the goals of the group?**

- Data collection/research report on the work everyone is doing
  - This makes it easier to make the case to residents who are pushing back and feel like it's just their town doing the work
- It would be wonderful if the state would get on board to pushing not just housing but also affordable housing. Communities should have IZ with MBTA communities – taking up a lot of space with market rate units. State just wants housing! And developers are reluctant to do extra that costs them money. The state could support us in affordable housing without putting their thumb on us.

- Carmine Gentile – One opportunity we have is social housing. They have been doing this successfully in Montgomery County Maryland; Atlanta is doing a lot of it. It's a way to have affordable housing with developers happy and residents happy.

## ***Wrap Up***

### **How do you want to meet?**

- Meet virtually in July
- Generally, very interested in meeting in person
- Meeting in person in September in Lexington