

# ESSEX PLANNING COMMISSION Ad-Hoc Committee on Housing Options

#### REGULAR MEETING

Tuesday, January 9, 2017 5:00 p.m. Essex Town Hall – Meeting Room B

#### **DRAFT MINUTES**

Alan Kerr, Chairman of Planning Commission Jane Siris, Planning Commission Dawn Boulanger, Essex Housing Authority Maureen O'Grady, Realtor Loretta McCluskey, HOPE Partnership Peter Decker, Finance

### 1. Call to Order and Seating of Members

Chairman Alan Kerr called the meeting to order at 5:00 p.m. In attendance were Members Alan Kerr, Jane Siris, Dawn Boulanger, Maureen O'Grady and Loretta McCluskey. Peter Decker was not present at the meeting.

### 2. Charge of Ad-Hoc Committee and Discussion of Scope of Work

Mr. Kerr thought it would be useful to gather a group of interested citizens from the community to discuss the need for more affordable housing in the town and what the Commission's thoughts and knowledge are on this.

There has been a decline of young people moving in to Essex, therefore the number of students in the school system has also declined.

The Commission discussed what the state requirement is for affordable housing in towns. It was found that 10% of the town should be made up of affordable housing. So far, Essex has reached less than 2%. Therefore, Essex would need to gain an additional 300 units (approximately) in order to comply with this state requirement.

Ms. Boulanger mentioned how there is hardly any land available in Essex, and much of what is available is not affordable. Ms. Boulanger stated that affordable housing does not have to be in the form of apartments. It can be independent houses as long as it's located near resources in town, such as the grocery store, etc.

Ms. McCluskey mentioned that the HOPE Partnership is looking to develop more affordable housing in this area, and one way to accomplish that would be to take commercial units and turn them into affordable housing units. Ms. McCluskey said that the Hope Partnership bases the rent owed off of a sliding scale, typically 50% to 80% of the tenant's median income.

Ms. McCluskey also said that one area that HOPE Partnership is looking into is the Spencer's Corner complex, in which they could potentially develop 16 one or two bedroom units, all considered affordable. If all works out, they are hoping to apply for pre-development funding for this project by March or April.

The Commission discussed septic system designs and how there are systems being used now for very small areas, such as by lakes and beaches. This may be a good option for a small parcel of land.

Mr. Kerr wanted a better understanding of what the process is for developing affordable housing units, therefore he asked Ms. McCluskey how Ferry Crossing in Old Saybrook evolved. (HOPE Partnership was in charge of this project). Ms. McCluskey did not work there at that time but shared what she knew about the project.

Ms. McCluskey mentioned that HOPE Partnership will only develop properties that are well built and designed to aesthetically fit in the town.

The HOPE Partnership develops their projects based on loans and grants. Their biggest resources are the Department of Housing, Federal Home Loan Bank, LISC Organization, and funding by grants. HOPE Partnership also works with local lenders such as Guilford Savings Bank and Essex Savings bank.

Ms. Siris does not understand how a small community of Essex could possibly make 10% of their housing affordable when there is just not enough vacant land to work with. She wondered how many houses and apartments in the town could already be considered affordable, and how many people would be willing to deed restrict their home in order to comply with this state requirement.

Ms. O'Grady asked how the deed restriction works. The Commission was unsure but will look into this further.

Mr. Kerr asked Ms. Boulanger about the requirements for Habitat for Humanity. She said that it is a volunteer organization that builds housed based on donations and volunteer labor. They offer support for helping to pay the house, but the home owners have responsibilities to fulfill as well.

Ms. Boulanger is wondering what would have to be done in order for a house on the market to be considered affordable, rather than only looking at apartments. This may help relieve the need for new apartments to be built on vacant property in our town, and would give the home owners a chance to build some equity, etc. by paying a mortgage rather than just paying for rent.

Ms. McCluskey is going to take a further look into the requirements for affordable housing in Essex and see what is pre-existing in the town that could be considered affordable for rent and for purchase. Ms. O'Grady is going to do some research as well.

#### 3. Other Business

None.

## 4. Adjournment

The next scheduled meeting is February 13, 2018.

Motion to adjourn by Jane Siris, seconded by Maureen O'Grady. Motion carried unanimously. Meeting was adjourned at 6:01 pm.

Respectfully submitted,

Shannon DeLorso Recording Secretary

PRECEIVED FOR RECORD at 2:12 PM

ANNUAL M. COSTAL

ESSEX, CT-ASSIST. TOWN CLERK