

**ACTON COMMUNITY HOUSING CORPORATION**  
**Minutes Monday, January 11, 2021 – online via Zoom**

Pursuant to notice given, a Regular Meeting of the Acton Community Housing Corporation (ACHC) was held on Monday, January 11, 2021 at 4PM via zoom. Present and constituting a Quorum for the purpose of conducting business were regular members Janet Adachi, Bernice Baran, Judy Hodge, Bob Van Meter, and associate member Dan Buckley. Dan was made a voting member for tonight. Bob left the meeting at 5:30pm.

Lara Plaskon from RHSO serves as ACHC's off-board Clerk and was present for the meeting; Nancy Tavernier serves as ACHC's off-board treasurer and was also present for the meeting.

Guests:

- Liz Valenta, RHSO; Alissa Nicol, general public

Janet Adachi, Chair, called the meeting to order at 4:07PM. Janet read the meeting notice, including the Covid-related guidelines for the meeting.

- I. **Appointment – Liz Valenta from RHSO** will share information about mortgage assistance options for affordable unit owners
  - Liz administered a Mortgage Assistance Program (MAP) using CARES Act funds for the Towns of Acton and Maynard. She reviewed the eligibility guidelines and answered questions from ACHC members. See application in the statement of documents presented for this meeting.
  - Liz worked closely with Laura Ducharme from the Town of Acton – Laura worked directly with homeowners.
  - Liz reported that both Acton's rental assistance and mortgage assistance programs were well used, and Liz has continued to get requests. There is no more funding available for rental assistance, but there is still funding left in the mortgage assistance program.
  - Bob asked if ACHC could see data on the people who are using the programs, and Lara will work with Liz to bring data to a future meeting.
  - Nancy commented that ACHC could provide mortgage assistance to deed restricted homeowners using CPA funds.
  - Janet presented the idea of the ACHC granting funds for mortgage assistance to Laura Ducharme to administer instead of ACHC administering the funds itself. The rationale for this is that Laura has more time and resources available than ACHC members to work with homeowners. A conversation among ACHC members ensued regarding who ACHC funds should be used for – deed restricted owners or anyone in need. There are differing opinions regarding who should be targeted and how much funds should be earmarked for such a program. Janet suggested that she would work with Nancy to come up with a more well-developed proposal for the ACHC to consider.

## II. Regular Business

- **Minutes** – The minutes from the meeting of 12/14/20 were read. Bob moved to approve the minutes and Bernice seconded. Lara took a roll call vote – the motion passed unanimously.

- **Financial Report**

Nancy reported the following:

- Total ACHC assets as of 12/31/20 – \$73,907.70 (includes savings, checking, CD).
- No expenditures this month.
- Judy moved to approve this report, Bob seconded; Lara took a roll call vote – motion passed unanimously.

- **Regional Housing Services Offices Update**

Lara reported the following:

- The homeownership monitoring letters are continuing to come in – about 70% have been returned. Second mailing is going out this week.
- RHSO has been getting a lot of requests to refinance from affordable homeowners due to the current low interest rates. Lara is working with the homeowners to ensure they follow the proper process to get approval before they close on their new loans.

- **Chair Update**

Janet reported the following:

- Janet meeting with CPC tomorrow regarding ACHC's application for CPA funds
- Janet attending MHP's lunch seminar series as well as CHAPA's 40B series; Bob is also signed up for the CHAPA series
- Old High School development – Janet followed up on the issue that Nancy raised at the last ACHC meeting about whether it is necessary for ACHC to continue to hold \$5,000 from Common Ground in escrow. The escrow is pursuant to a 2011 agreement between/among Town, Common Ground, & ACHC as escrow agent. Escrow account supposed to be for duration of land-lease (50 years), as insurance for Town if it must cover Common Ground's obligations under affordable housing restriction, regulatory K, etc. Janet submitted an inquiry to Town Manager and BOS chairman, asking that they confer with Town Counsel. Escrow CD expires in June, so hoping for clarifying guidance before then.
- Housing Choice legislation passed, and the Governor is expected to sign.
- MAPC had a webinar in December to announce their new zoning database covering 101 MAPC communities. Janet will circulate via email.

- **Member Reports**

- Bernice provided an update from the AHA – AHA requesting \$500K in CPA funds to use to pay back the Town for the purchase of the land on Main Street; the architects have completed their design of the Main Street project, so they are having a second meeting this Thursday evening to solicit feedback on the plans.
- Steve Joncas closed on the property on Mass Ave in December in order to retain site control, but he is still waiting to hear from DHCD about funding.
- Bob attended a virtual CHAPA meeting regarding municipal engagement – discussion about what types of projects other communities are doing; Cambridge discussed their overlay zoning
- Bob is hoping to get the Housing for All meetings started again soon.

### III. **New Business**

- **Mortgage Assistance Request, discussion of ACHC mortgage assistance program** – The homeowner who contacted ACHC for mortgage assistance ended up receiving assistance from Laura Ducharme, so ACHC assistance no longer needed; See above for discussion re: ACHC mortgage assistance program
- **Capital assistance request** – Request from an owner in Anthem Village for \$2,300 in funds to address a persistent basement flooding issue; ACHC had a discussion about the broader issue regarding the drainage problems at this development and concerns were raised about the possibility that this owner's project might negatively impact drainage at a neighbor's home.
  - Bernice moved that ACHC approve this request for assistance and Judy seconded. The discussion then continued. Bernice rescinded her motion based on concerns raised by other members. Bob moved and Bernice seconded \$1,150 as a compromise aware – Lara took a roll call vote and the motion passed unanimously.
- **2021 meeting schedule, final** – ACHC briefly reviewed dates
- **3 School Street**
  - Habitat was the only one to submit an application to develop affordable housing on this parcel; The Town deferred a decision on the School Street property because there is another property on Carlisle Road and the Town wants to solicit proposals on that property first.

### IV. **Old Business**

- **Updates if any** – None were discussed.

### V. **Future Agenda Items**

- **ACHC priorities for 2021** – Janet introduced the idea of setting priorities since ACHC has been discussing so many different topics over the past few months.

- Nancy shared that the ACHC has done an Action Plan in the past
- The HPP goals and strategies can also provide guidance for what the ACHC should focus on
- Judy commented that it would be helpful for her as a new board member to discuss goals

- **Suggestions** - None

Bernice moved to adjourn the meeting at 5:50pm and Judy seconded. Lara took a roll call vote – motion passed unanimously.

The next ACHC meeting will be on February 8, 2021 (this is a correction from the 2/15/21 listed in today's agenda).

**STATEMENT OF DOCUMENTS PRESENTED AT THIS MEETING:**

Agenda, January 11, 2021

Minutes from December 14, 2020

2021 Meeting Schedule (Tentative)

ACHC monthly financial report (through 12/31/20)

Mortgage Assistance Program application from RHSO